

Health care reform kicks in Tuesday

By LAURA ELDER | Posted: Saturday, September 28, 2013 12:30 am

The cornerstone of the Obama administration's sweeping, controversial health care reform launches Tuesday, requiring the uninsured to buy health coverage within six months or risk financial penalties from the federal government.

An online insurance marketplace goes live Tuesday at healthcare.gov, offering plan options as part of the broadest health care reform since 1965, when legislators created Medicaid and Medicare.

Although it has been three years since the Affordable Care Act, also known as ObamaCare, became law, and only days remain until its launch, the program still is surrounded by questions, confusion and harsh rhetoric.

It's important to know that the enrollment requirement is for the uninsured. People paying for their own insurance are not required to enroll, but the program hopes to attract them with alternative plans offering better coverage for lower premiums.

Likewise, consumers with adequate employer-sponsored health insurance or Medicare aren't required to enroll.

Slow, shaky start

Despite, or perhaps because of, years of political confabulation, 51 percent of U.S. residents said they don't know enough about the program, according to a Kaiser Health poll released Aug. 28. And 44 percent think the law was repealed or overturned by the Supreme Court. Those most likely to need the program know the least about it, according to the poll.

Meanwhile, a federal program meant to send "navigators" into states resistant to the Affordable Care Act has gotten off to a slow, shaky start.

Organizations received federal grant money to hire and train the navigators to raise awareness about the program and distribute fair, impartial information about enrollment.

Consumers aren't required to use navigators; but navigators are trained to help people find the best plans, answer questions and assist in using the online site, where people and small businesses can comparison-shop for insurance.

Navigators can help families determine such things as whether they're eligible for tax credits to help pay for coverage.

Just days from the launch of the online marketplace, some local organizations who received federal

grant money still were working to hire and train navigators.

Security or stalling?

The federal government is spending almost \$11 million in Texas and \$8 million in Florida, among the most recalcitrant states, on the navigator program in an effort to ensure strong enrollment. Weak enrollment could mean failure for the program, some observers said.

The administration hopes by March 31 to have enrolled 7 million people.

Gov. Rick Perry last week was seeking additional requirements, including 40 hours of course work, state IDs, fees and other things beyond what a federal navigator training program had already imposed.

Perry argued the extra regulations would ensure people handling sensitive financial and medical information were properly trained, according to reports. Proponents of the Affordable Health Care Act accused the Republican governor of employing stalling tactics to lower enrollment.

On the sidelines

“The navigator program did get off to a slow start,” said Joe Compian, of Gulf Coast Interfaith, an island-based organization that has made health care accessibility its core issue. “One of the big reasons is, unlike other states that developed their own exchanges, Texas did not do that and sat on the sidelines waiting for the feds to do the work.

“Texas is still on the sidelines and being a bit of an armchair quarterback in the sense that the Texas Department of Insurance, per the governor’s orders, is requiring the navigators to have additional training beyond the federally mandated training. If that happens, that will delay the availability of navigators here.”

The Texas Department of Insurance is expected to convene a public hearing Monday for input about new rules that would add extra training for navigators. The formal rule-making process could take months. But navigators still are expected to carry on as soon as they’re trained.

‘People are cloudy’

The \$10.9 million in federal grant money for navigators in Texas went to 10 organizations that dispersed amounts to smaller organizations, including local nonprofits. The names of all the agencies in Galveston County that received navigator grant money weren’t immediately available this week.

Coastal Health and Wellness, a health center operated by the Galveston County Health District, received about \$180,000 to hire three navigators and buy equipment. As of last week, it had hired two navigators and was working on the third.

“The whole rollout time has been quick, and we don’t have a third person on board yet,” said Pam Jahnke, chief nursing officer and strategic evaluator for the health district.

About 80 percent of the patients at Coastal Health and Wellness are uninsured, Jahnke said. Some have called the clinic with questions about the Affordable Health Care Act.

“There are misconceptions about it and what the federal requirements are; people are cloudy and don’t have a good understanding of the program,” Jahnke said.

‘Incredible opportunity’

Initially, Coastal Health and Wellness, which operates clinics at 9850-C Emmett F. Lowry Expressway in Texas City and 4700 Broadway on the island, will work to educate patients and help them through enrollment. Because enrollment takes about an hour, assistance will be available by appointment only.

“It’s going to be a slow process, we’re not going to see hundreds of people at first,” Jahnke said.

Coastal Health and Wellness soon will work on outreach programs, Jahnke said.

Most of the patients at the clinic are able to receive only primary care, Jahnke said.

“I look at it as an incredible opportunity for patients and the uninsured of Galveston County to finally be able to purchase some affordable health care,” she said. “Most of the patients at Coastal Health and Wellness do not have insurance ... specialty care and hospitalization is not covered.

“This insurance has a lot more coverage than simply primary health care. That will change the whole complexion of health in our county, as well as in the state of Texas.”

Beware of scams

The Children’s Center Inc. in Galveston is acting as a subcontractor of Change Happens, which received \$785,000 to disperse.

An official with The Children’s Center could not immediately say how much money the organization had received.

Navigators with The Children’s Center will provide information and enrollment assistance in-person, by phone, online chat and social media. Its Outreach & Assistance Program will be at Galveston Island Community Center, 4700 Broadway, suite E100A. The center will announce enrollment dates this month. The offices will be open Tuesday.

Andrea Hypolite, program director for The Children’s Center, wants consumers to know that the navigator services are free at the center and everywhere else running legitimate programs. Anyone trying to charge fees for navigator assistance is running a scam, Hypolite said.

The Gulf Coast Center, designated mental health authority for Galveston and Brazoria counties by the state, has received about \$70,000 in grant money to hire navigators and is planning outreach initiatives.

‘A real concern’

Observers said it’s difficult to predict how enrollment will go. Along with resistance in some states, technical glitches have arisen revealing “pricing quirks” and other issues.

“That’s a real concern,” said John Davidson, health care policy analyst with the Texas Public Policy Foundation, a nonprofit, free-market research institute based in Austin.

“If the exchanges cannot accurately price the insurance plans, then you don’t have a functioning exchange and you can’t enroll people,”

Success of the program also depends upon who enrolls and pricing, Davidson said.

The health care market exchanges are designed to work only if large numbers of young, healthy people purchase more expensive coverage and offset the cost of insuring older and sicker people, Davidson said.

If young, healthy people don’t perceive the program as affordable and enroll, then the marketplace doesn’t work.

Despite the bumpy start for navigators, there’s no reason to panic, observers say. Consumers have plenty of time to educate themselves about the program and shop.

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