

Health insurance is confusing, seek help!

March 23, 2010 was a historic day for America. With the passage of the Affordable Care Act (ACA), millions of uninsured people would gain access to affordable health care. For many, the ACA embodied more than just visiting a doctor for aches and pains, but a true sign of health care equality and accessibility for everyone.

It is now 2014 and the Affordable Care Act is in full affect, meaning Americans can obtain medical insurance coverage through the Health Insurance Marketplace and have the opportunity to seek care when needed.

The Marketplace, accessed through healthcare.gov, is where consumers compare insurance plan options in simple, easy to understand language. “Families can compare options based on price, benefits and quality,” said Trilena Amos, director of patient access and outreach for Legacy Community Health Services. “Also, when consumers go through the Marketplace, they can determine if they qualify for health insurance subsidies or Medicaid and CHIP.”

Marketplace plans are different and have various price points; however, all health insurance plans cover the same essential benefits that include: Outpatient care, emergency services, hospitalization, prenatal care, mental health care, prescriptions, laboratory services and preventative care (well-women and well-baby check-ups).

Studies show that the Affordable Care Act works. Texas’ uninsured rate has dropped about two percent and in California, the uninsured rate has dropped from 22 percent to 12 percent.

Although the ACA has improved the health and well-being of many, navigating through the many health insurance plans is challenging. In many instances, selecting the right Marketplace plan is downright confusing. “Yes, it’s quite cumbersome, especially for people who have never had health insurance prior to ACA,” said Amos. “Many consumers are unsure of their coverage needs now and in the future.”

To ensure the correct health insurance plan is selected, consumers must seek guidance from a professional. At Legacy Community Health Services, our health

insurance application counselors are certified to help families maneuver through the Marketplace and determine if they are eligible for Medicaid and CHIP. Furthermore, Legacy's counselors can educate consumers about the basics of health insurance. "We had one gentleman come to us seeking general education about the Marketplace," said Amos. "Not only were we able to provide information, but we helped him apply for health insurance that best fit his needs."

No matter the number of questions consumers have about the Marketplace or health insurance, Legacy's certified application counselors are here to help at no cost. Access to health care is a right, but enrolling in the correct health insurance plan is the first step to obtaining comprehensive care. Contact Legacy Community Health Services to seek guidance. We can help families make the right choice.

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