

Obamacare, get informed

Bridget Ryder
TVN staff

Health care reform, Obama care, the Affordable Care act—whatever name it goes by, few people know the details of new health care regulations that could affect the pocketbooks of many Americans one way or another beginning January 2014.

To start with a basic fact, the law requires Americans, with few exceptions, to carry health insurance or face a tax penalty, but government subsidies to pay insurance premiums are available for people with incomes of even up to 400 percent of the poverty line. To get the help from Uncle Sam, however, consumers must purchase insurance through the state and federal health insurance market places. Medicaid will also expand to help low income families in all states.

Also noteworthy, Idaho has its own health insurance market place, Your Health Idaho. It will be up and running as an on line marketplace in October. See youhelathidaho.com for more information. Those without Internet access can also call 1-855-944-3246 for more information on the state health insurance marketplace.

Help is also available locally. Teton Valley Health Fair will have two In-Person Assistants available at the Harvest Health Fair to navigate residents through the Exchange. The Health Fair is 10 a.m. to 12:30 p.m. Sat., Sept. 28 at the Driggs Elementary School. In-Person Assistants are state trained.

The health insurance marketplace, Your Health Idaho, will offer 76 individual plans, 55 small group plans for small businesses, 13 individual dental plans and 17 small group dental plans, the Idaho Press-Tribune reported. All plans have been reviewed by the Idaho Department of Insurance and open enrollment starts January 2014.

Policies offered at the health insurance marketplace will be broken down into four levels—platinum, bronze, silver and gold—according to the percent of coverage they offer, 60 percent to 90 percent respectively. However, all the plans offer coverage for the essential health benefits including hospitalization, emergency services, prescription drug costs and maternity care.

TVCH cited a press release from the

Your Health Idaho that listed anticipated premiums according to coverage level, age and zip code. The state entity anticipates a premium of \$179 a month for bronze level coverage for a 31-year-old in Teton Valley. The price goes up to \$333 a month for gold level coverage. For a family of four with two 40-year-old parents the anticipated premiums range from \$593 a month to \$1,098 a month. The dollar figures compare nationally, at least for individuals.

“The Associated press reported the findings of the biggest study yet on the anticipated premiums for insurance buyers when state and federal marketplaces go into effect,” the Idaho-Press Tribune reported.

The finding of that study concluded that a mid-range policy for a 21-year-old will cost an average of \$270 a month. The price goes up to \$330 for a 41-year-old and \$615 a month for a 60-year-old. Idaho was not one of the states included in the Avalere study.

All quoted premiums are the prices before the government subsidies offered through the exchange.

But the hospital is still encouraging consumers to investigate their options.

“No, not everyone will save money by signing up through the insurance exchange. Some people will fare better staying with private insurances. Others may pay more regardless of the type of coverage they select,” the TVCH press release said.

A high publicity Supreme Court case notwithstanding; the health care reform legislation goes into full force in January on a poorly informed citizenry. According to TVCH’s press release, 60 percent of working people nationwide haven’t begun to educate themselves about health care reform, and only 9 percent of employers believe they’re ready to implement health care reform requirements. TVCH said the information comes from a recent survey by Aflac. Of course, as TVCH also points out, 74 percent of workers rarely understood their what was included in their health insurance policies even before the government got involved.

For more information on the new law watch this video by The Kaiser Family Foundation: http://www.youtube.com/watch?v=3-llc5xK2_E