

Health insurance benefits mixed bag

Bridget Ryder TVN staff

The effects of the Affordable Care Act, also known as Obamacare, on health insurance plans and premiums is a mixed bag of fortunes in Teton Valley.

Valley Advocates for Responsible Development is a well-known land conservation advocacy group in the valley, but the employees of the non-profit may have had good reason to advocate for health care reforms. Going into 2014 their insurance premiums will drop, if only for one reason—insurance companies can no longer factor gender into their premiums.

All three full-time employees, for which the organization provides a group health care plan, are females in their 30s. According to Stacey Frisk, VARD's executive director, she and her two female co-workers had premiums two to three times higher than the average for males in the same age group. Frisk expected their rates to go up this year, but their premiums went down, and Frisk found even lower premiums for comparable individual coverage on the state health exchange.

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Anne Loyola,
Teton Valley Health Care

However, the county's staff, according to county clerk Marly Lou Hansen, had been expecting a 15 percent jump in premiums, but ended up with only a 6 percent increase.

According to Hansen, a 6 percent increase is pretty normal. In her six years working for the county she has seen increases as high as 15 percent in one year.

Teton Valley Health Care has decided to drop its corporate health insurance plan.

The hospital faced a 24 percent increase in its premiums for 2014 because of overall high utilization.

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The hospital based its decision on research. The hospital doesn't know or want to know the total family incomes of its employees, but it ran the salaries it does pay employees through several analysis and each showed that employees would be able to get better coverage at a better price through private insurance or the state health exchange.

Insurance continued on A10

Insurance continued from A1

Loyola is a good example. She recently signed up for insurance on the Wyoming state health exchange and was pleasantly surprised at the price.

Loyola suffers from systemic lupus, and, while she and her family have been insured through the hospital's corporate coverage since she started working there, she has looked into private insurance. For herself alone, premiums on individual policies came in around \$1,400 dollars a month. On the state health exchange she found coverage for herself, her husband and two teenage children for less than \$700 a month.

But the hospital will still help its employees pay their premiums. Employees can bring their insurance premium bills to the accounting department every month and receive a reimbursement based on their salary. The percentages are still being worked out.

Teton County, on the other hand, is keeping its group insurance plan with a rise in premiums. Though the 6 percent increase is normal, more of the higher premium price does come directly from the Affordable Care Act. Four percent of the increase is to pay a new premium tax that helps fund the federal subsidies provided for low-income families and individuals who buy insurance through government-run health exchanges. Other requirements of ACA, such as no maximums and limits of pre-existing conditions, also affected the premiums rate. Next year the county will have to add pediatric vision to its policy.

However, insurance agent Travis Argyle is seeing those with individual plans losing the coverage they like because it does not provide the 10 essential benefits required by the ACA. According to Argyle, these clients have to buy coverage they don't want for higher premiums.

"They are getting more for more money," insurance broker Ron Ballard said. Those with incomes between 100 percent and 250 percent of the poverty level are benefiting most from the policies and subsidies

available on the government health exchange. One plan offers a no deductible policy for around \$98 a month. But what's available at what price depends on income. Ballard also warns buyers to consider carefully before purchasing. One plan, for example, offers great benefits at a great price, but according to Ballard, Teton Valley residents won't find a doctor that works with it. Ballard recommends shopping the exchange and then seeing an insurance broker before purchasing. Working with a broker comes at no extra cost. Loyola, too, sought professional advice as she considers exactly which plan to purchase.

Fundamentally, the Affordable Care Act is a flip-flop according to Ballard. The insurance system used to discriminate against women, the chronically ill and elderly. Now single people and empty nesters are watching their premiums rise.

Loyola said at the TVCH question and answer forum that many have found the premiums on the state health exchange high before being reduced by federal subsidies. Changes that level premiums between men and women and eliminate maximums and consideration of preexisting conditions are a risk for both the government and insurance companies. Hopes are set on the young and healthy called "the invincibles," buying health insurance. If enough of Teton Valley's healthy retirees, lifters and ski bums get insurance, the principle is that it might balance out the market.

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TVN en Español

Un unida familia austríaca de cuatro ha encontrado su nitch. Markus y Dagi Stock vinieron al valle en 2007, trayendo sus bebés y sólo unos pocos euros. Markus creció con carreras en su sangre; su primo Leonhard Stock llevó el oro en esquí alpino en los Juegos Olímpicos de Lake Placid 1980. Dagi, un ciudadano con doble nacionalidad desde que tenía 10 años, no creció demasiado lejos de carreras de esquí. Su padre era el director de la carrera de esquí en Windham en Nueva York. Ahora sus hijos, Lucas and Felix, entrenen para esquiar.

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Healthcare facts

- Deadline to register for Healthcare Exchange is Dec. 15, if you want to retain coverage by Jan. 1. Old plan will become defunct Jan. 1 if it does not meet minimum requirements.
- Starting Jan. 1, health care providers will no longer be able to use pre-existing conditions to disqualify you or increase your premium. Major factors in determining premiums are based on ZIP code, age, and status as a smoker.
- Subsidies are available through exchange based on gross income. Cost sharing assistance are available for gold and silver exchange options only; premiums assistance is available for all exchange options. Subsidies can be calculated at <http://kff.org/interactive/subsidy-calculator/>, and must be annually recalculated.
- Open season for registration is Oct. 1 – March 31. You will be penalized if you are uninsured after March 31. Payment is due by Jan. 1.
- Penalty will be 1 percent of gross adjusted annual income or \$95, whichever is higher.
- Penalty will be realized while filing 2014 taxes, and will increase each subsequent year.
- You can also be penalized \$300-2,500 for income miscalculation.
- In-Person Assistors (nationally: navigators) will be available, six at Teton Valley Health Care, to answer questions about private and Exchange options. They cannot make recommendations, but insurance brokers can.
- Check your network as some Idaho plans do not extend to Wyoming. For example, Wyoming and Montana are out-of-network Regence Blue Shield of Idaho plans, but Utah, Colorado and Oregon are in-network plans with Regence.
- Teton Valley Health Care is not changing their coverage network.