

**January 31, 2014**

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**FOR IMMEDIATE RELEASE**

**Need Assistance With Health Insurance Enrollment?**

**Coldwater, MI.** March 31st, the deadline for mandatory health insurance, is quickly approaching. Do I need to purchase a policy? What policy should I purchase? Where can I get impartial assistance? These are all questions the Branch-Hillsdale-St. Joseph Community Health Agency can help you get answers to with their new in-person assister program.

In-person assisters are professional individuals that are trained to help consumers looking for health coverage options through the new federal Marketplace, including help with completing online or paper applications. Services are free to the public. According to Steve Todd, Health Officer for the local tri-county health department, "We have nine staff people who have met the Medicaid/Medicare training requirements and have earned the title certified application counselors. In addition, we have one staff person who has completed the more extensive 25-hour Navigator training program. We are confident that these people can help you understand the new law requirements, exemptions, premium tax credits and cost-sharing reductions, as well as penalties and appeal procedures."

On March 23, 2010, President Obama signed into law the Patient Protection and Affordable Care Act (ACA), putting into place comprehensive health insurance reforms that improve access to affordable health insurance for all Americans. Branch-Hillsdale-St. Joseph residents will have the opportunity to avail themselves of quality and affordable health insurance as afforded by the ACA. While much of the news has focused on system development and connectivity issues, little attention has been placed

on who the law applies to or what it requires. Steve Todd explains “One of the four key provisions of the ACA is the individual responsibility requirement or individual mandate – which provides that all citizens obtain basic health coverage by March 31, 2014, obtain an exemption or pay a fee when filing a federal income tax return.”

The law also establishes the ‘Health Insurance Marketplace’ which helps consumers know what types of health coverage are available, as well as if they qualify for assistance with lowering coverage costs through either premium tax credits and/or cost sharing reductions. In addition to the in-person assisters, the health department has added a new webpage. According to Theresa Christner, Health Education Director, “By clicking on the blue button labeled Marketplace Information on the left side bar, the user can access a whole webpage that contains useful information and links. From here they can go directly to the Federal Marketplace website at [healthcare.gov](http://healthcare.gov). They can also find help with understanding various terms and expressions, find out what information is needed to complete their application, and/or locate in-person assisters who can help them complete their applications, select a policy and pay their first premium.”

Information shared is strictly confidential and secure. In addition, this information will be used to determine if the individual qualifies for the new Healthy Michigan Plan, which expands Medicaid to adults (18 to 64 years) with incomes at 133% of poverty. This program is expected to roll out in early April.

Steve Todd states “In our communities, we currently estimate that there are over 33,000 people across the three counties that are receiving Medicaid insurance. With the Healthy Michigan Plan expansion of Medicaid, we expect that number to grow by another 8,000 to 9,000. That’s good news for our communities that struggle with access to care issues.” Studies suggest that uninsured citizens often turn to emergency rooms for non-urgent care because they don’t have access to primary care doctors -- leading to crowded emergency rooms, longer wait times and higher cost. By expanding Medicaid, those without insurance will have access to primary care, lowering costs and improving overall health.

For more information about signing up for insurance through the Marketplace, getting assistance with applying for Medicaid or to make an appointment with a trained

in-person assister, call your local county health department office or check out our website at [bhsj.org](http://bhsj.org) and click on the Marketplace Information button. March 31st is quickly approaching – don't delay.

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