

How to Find Health Care Answers

BY ROBERTA RIPORELLA



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The Marketplace is expected to open for business on October 1.

The Affordable Care Act (also called ACA or Obamacare) became law in the United States in March, 2010. Multiple efforts to repeal the law have not been successful, and aspects of the law have been implemented since 2010. Major changes will take effect January, 2014.

It is therefore best for all to be prepared so that their families and communities can take full advantage of what the law does offer, and avoid the fines that will be in place for those who remain uninsured.

Opponents and proponents of ACA seem to agree that health care costs have been excessive, quality has been inconsistent, and people often don't have adequate health insurance to use the health care system appropriately and in a timely manner. In many rural communities, people don't have enough health care providers conveniently located.

The ACA was one proposal to address each of these problems by changing the way health care is delivered and the ways it's paid for. It is an attempt to transform the system so that it is more focused on prevention and quality, and more cost effective.

Still, many people are confused about how insurance will change. People need facts to help them make informed choices.

Those who are already eligible for public programs such as Medicare, Kancare, Tri-Care, VA system will stay in those programs. Most who get insured through work will continue to do so. And for those who didn't have health insurance before or had inadequate or very expensive health insurance, there will be a whole new place to purchase insurance.

On the whole, farm families have been big purchasers of health insurance. Being insured protects the family farm, but because farming is such a high risk occupation, premiums and deductibles have been very high.

The ACA changes all of that. The way premiums will now be set cannot factor in the kinds of costs associated with high-risk occupations nor with pre-existing conditions. This is true for all new policies except for those grandfathered in.

ACA is expected to work by evening out

premiums, making them more affordable overall. Some—especially young healthy adults—may be paying more than they would have.

However, evidence from plans already being advertised in other states suggests that the premiums will be much more affordable than plans farmers and other rural consumers have been able to purchase until now.

The law includes a tax credit that makes premiums even more affordable. The credit is the way that the federal government will share the cost of the premium with qualifying families. Qualifying families will pay between 2 percent and 9.5 percent of their annual incomes for comprehensive health insurance policies. How much one pays depends on their annual household income. For example, for single adults, those around \$16,000 adult will pay only 2 percent toward the cost of the premium, and those around \$46,000 will pay 9.5 percent. When you enroll at healthcare.gov the system will automatically determine how much credit you are eligible for.

It is therefore likely that farm families will be attracted to the new insurance policies to be offered in the Kansas-run state Exchange—also called the Marketplace. The Marketplace is expected to open for business on October 1, 2013. People will be able to choose among the policies offered there through March 31, 2014.

If you select a plan by December 15, that plan will begin January 1, 2014. You can visit the Kansas Exchange today by going to the website healthcare.gov. Enrollment can be done online, by paper, in person or by phone. There is already a call center open: 1-800-318-2596.

There is so much more to know so that you can decide what's best for you. You can keep up with information that will help you make an informed decision by visiting a website from the Kansas Insurance Department, www.insureks.org. **KCL**

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