

## How the Affordable Health Care Act (Obamacare) works

The speaker for the February 26 membership meeting of Berkeley Gray Panthers was supposed to be Gayle Atkins of NAACP, but she cancelled out at the last minute, securing David Trilling as a replacement. David gave a short summary of the Affordable Health Care for America Act (AHA), a/k/a "Obamacare," and then threw the meeting open to questions from the audience.

It became evident that most of the audience was confused and uncertain about how they would be affected by the AHA.

The following is a summary of what David Trilling said, plus the results of web surfing by me (Steve Geller). The intent of this summary is to clarify AHA, especially as it affects senior citizens.

### Intent of the AHA

The object of AHA is to ensure that every American carries health insurance, at a rate they can afford.

An AHA health plan is required to provide many basic services: (see website)

AHA imposes some restrictions on companies offering insurance plans: Health insurance put an unfair burden on the government; when they have a health care crisis they expect free care at the emergency room.

- Plans may not deny coverage because of **pre-existing** medical conditions.
- Plans may not **drop coverage** of people who become sick.
- Plans may not **charge higher premiums** because of health issues

AHA also puts a mandate on large employers (50 or more employees) to provide health insurance, or be subject to potential penalties. Smaller employers do not currently have this requirement.

### Competition via the Marketplace

AHA establishes Health Insurance Marketplaces, which provide information on plans offered by health insurance companies (e.g. Blue Cross, HealthNet, Kaiser) and facilities for getting signed up for plan. Through a Marketplace, an individual can choose the private health plan that best meets his needs and budget.

Marketplaces are available for use by both employers and individuals.

### Covered California

California has set up its own Marketplace, called "Covered California" and has established a web site -- <https://www.coveredca.com/>. The website shows all plan choices in one place, so you can know upfront what the premium, deductibles, and out-of-pocket costs (co-pays) will be, and make apples-to-apples comparisons of the different health insurance plans before you decide to enroll.

Using Covered California, you can enroll by March 15 for Coverage Beginning April 1. Go to <https://www.coveredca.com/>

You can telephone Covered California at **1-888-975-1142**

Before going into the Covered California site, understand what your current situation is:

- I'm insured by my employer
- I'm insured on my own
- I'm a Medicare beneficiary
- I'm not insured

If you have your own health insurance or your employer provides health insurance as a benefit, you're probably OK.

### Help from an Agent

Confused by all the plan details? The Covered California site will give you face-to-face help from an actual human. You may use the site to search for an "agent." Just enter your ZIP code. The agent will explain your options and guide you through getting signed up for a plan.

You can telephone Covered California by calling 1-888-975-1142

*Steve Geller* (more on website)