Being Thankful for Healthcare

By Melissa Stafford Jones and Daniel Derksen, M.D.

The third Open Enrollment period for the Affordable Care Act (ACA) is underway in Arizona and we certainly have a lot to be thankful for. As the ACA’s coverage provisions have taken effect, 17.6 million Americans have gained coverage, and, since 2010, we’ve reduced the uninsured rate in this country by 45 percent. In Arizona, the adult uninsured rate dropped from 20.4 percent in 2013 to 14.5 percent in the first half of 2015. But still, in Phoenix, Tucson and in rural Arizona, there are many uninsured who are eligible for the Health Insurance Marketplace but not yet enrolled.

Affordability

One of the things we can be thankful for is that financial help is available through the Marketplace to help cover the cost of monthly health insurance premiums. This year in Arizona, 74 percent of people eligible for coverage through the Marketplace can find a plan for $100 or less, 68 percent for $75 or less, and 56 percent for $50 or less. In 2015, 76 percent of Marketplace enrollees – 117,514 people – in Arizona received a tax credit, and consumers saved an average of $159 per month.

Easier to Use

We’ve made a lot of improvements this year to help people find what they are looking for. After they apply on HealthCare.gov, consumers will immediately see the type of coverage they qualify for and how much financial help they can get. Returning customers will be able to easily find their current plan if it’s available again and compare it with other plans without having to remember any pins or passwords. And we’ve added an Out of Pocket Cost estimator that can help people estimate the cost of their insurance based on their personal situation. Consumers can even apply from their cell phone.

There are many additional reasons we can be thankful for the ACA. Here are just a few:

• Young adults under age 26 can stay on their parents’ health plans.
• Women can’t be charged more for health insurance just because they’re female.
• There are no annual yearly or lifetime out-of-pocket limits for healthcare.
• Insurance companies can’t deny coverage for pre-existing conditions.
• The 80/20 rule requires that health insurance companies use 80% of premiums for healthcare.
Now is the time for Arizonans to take advantage of renewing or buying an affordable health plan on the Arizona Marketplace. Open Enrollment runs November 1, 2015, to January 31, 2016. Consumers who haven’t already enrolled, should take this opportunity to enroll by December 15, 2015 so their coverage is in place for the New Year by visiting HealthCare.gov. Or, they can connect with free in-person assistance by calling 1.844.790.4946 or visiting www.coveraz.org/connector to make an appointment with someone close to home, in their own language, at a time that fits their schedule.

As we take time to reflect on the last few years and look forward to the future, we can all be thankful that as a nation we will have peace of mind about our health coverage and the opportunity for longer, healthier lives.

_Melissa Stafford Jones is the Regional Director for the U.S. Department of Health and Human Services Region IX. Region IX includes California, Nevada, Arizona, Hawaii, Tribal Nations in the region, Guam, American Samoa, Commonwealth of the Northern Mariana Islands, Republic of the Marshall Islands, Republic of Palau, and Federated States of Micronesia._

_Daniel Derksen, M.D. is a family physician, professor and director of the University of Arizona Center for Rural Health._