



JULIETTE COOKE/THE DAILY REFLECTOR

Juan Allen offers assistance to a woman at Access East on Wednesday.

Health insurance: One person's view

**BY MICHAEL
ABRAMOWITZ**

The Daily Reflector

A reporter from The Daily Reflector stopped by Access East this week to learn about the center's work helping people navigate the health care marketplace established by the Affordable Care Act through its health-care.gov website.

One Pitt County resident took time after signing up for health insurance to talk about the law and how she uses it.

"I signed up for two reasons," the woman, who asked to remain anonymous, said. "First, because it's the law, and I don't want to be penalized for not having the

required health insurance. I also need the health care, and I'm not able to afford coverage through any other means."

It was the second year of insurance registration through the marketplace for the Access East client, who said having someone to help navigate through the system made the chore much easier.

"I did the first year's registration on my own, but I didn't want to do that again because it's a complex law and a complex process," she said.

The client said she understands the importance of having her basic health

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needs met.

“I get routine checkups and physicals and get my general health needs met,” she said. “I also can get prescriptions written and filled with the help of subsidies. They can be very expensive otherwise. It’s good that I don’t have to put off my health until I get very sick just because I can’t afford it.”

The Access East client, in her mid-30s, said she did not follow election year politics and was unaware that Donald Trump pledged to scrap

the Affordable Care Act once elected.

“Nothing can happen that God doesn’t allow to happen, so I’m not really concerned about Donald Trump,” she said. “But the ACA is the law now, so he can’t shut it down on his own. If Congress repeals it, that would complicate my life somewhat because I’m starting to have the normal health issues of someone my age, issues I didn’t have 10 years ago.”

The marketplace shopper said she would be faced with some hard choices to make if she loses her coverage.

“I’d have to choose be-

tween my car insurance payment or my doctor’s visit, paying my utility bill or getting my prescription filled, things like that. But that’s how it was before I got into the marketplace, so I’m used to those choices,” she said.

The client said she tries not to get bothered by things she can’t control, but tries to do whatever positive things she can.

“Congress is going to do what Congress does. People want to move forward in their lives, but they sometimes have to backpeddle,” she said. “I guess we need to be careful who we put into office.”