

WEDNESDAY, DEC. 6, 2017

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JUST 10 DAYS LEFT TO ENROLL IN ACA INSURANCE TO BE COVERED FOR 2018

This year's Open Enrollment period for Health Insurance Marketplace plans closes Dec. 15

Greenville, N.C. – The deadline for people still needing to enroll in an Affordable Care Act (ACA) health-insurance policy on the Health Insurance Marketplace, or to renew an existing policy, is fast approaching. This year's Open Enrollment period – abbreviated to just 45 days from the four previous years' three months – closes Dec. 15.

This week, Access East Certified Marketplace Navigators are holding several free enrollment events, listed in the gray box at right, to assist consumers in choosing the best, most cost-effective health-insurance plan for them and their families for 2018, and to determine if financial assistance is available to help pay for ACA coverage.

Greater than 90 percent of North Carolinians who have signed up for ACA coverage have also received financial assistance to make their plans more affordable.

For the remainder of Open Enrollment next week, consumers can still set up free appointments with local Navigators either by calling (252) 847-3027 or 1 (855) 733-3711, or scheduling online at www.NCNavigator.net. Walk-ins are also welcome at the Access East office in Stanton Square Shopping Center in Greenville.

Contrary to many expectations, this year's shortened Open Enrollment period has not led to markedly fewer enrollments. In fact, just the opposite has occurred, noted Cheryl Hallock, Navigator Coordinator for Access East.

"Each year, enrollment has increased," Hallock said. "But this year, it's been phenomenal."

An ACA Success Story

Laurie Cushing, at right, moved to Fountain with her husband about seven years ago, from the Boston area. Though a career cardiac echo tech in Massachusetts, Cushing couldn't find decent-paying work here, she said. So, lacking employer-based health insurance, and waiting for her early-retirement to kick in, she initially went without health insurance altogether.

ENROLLMENT EVENTS:

- ◆ **Dec. 6 | Wednesday, 4-7 p.m.:** Greenville, Access East, 2410 Stantonsburg Road, Stanton Square Shopping Center
- ◆ **Dec. 7 | Thursday, 4-7 p.m.:** Greenville, Access East, Stanton Square
- ◆ **Dec. 8 | Friday, 10 a.m.-4 p.m.:** Rocky Mount, Braswell Memorial Library, 727 N. Grace St.
- ◆ **Dec. 9 | Saturday:**
 - **10 a.m.-5 p.m.:** Greenville, Access East, Stanton Square
 - **10 a.m.-4 p.m.:** New Bern, Craven County Public Library, 400 Johnson St. (event is in partnership with Legal Aid of North Carolina)

BRING WITH YOU TO EVENTS:

1. Social Security numbers, or document numbers for legal immigrants
2. Employer name and phone number
3. Income information for every member of a household who is working, or who has income and needs coverage
4. Policy numbers for current health-insurance plans covering all household members



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“I tell you, I was very nervous for the nine months I went without insurance,” she said. “It was nerve-racking. Very nerve-racking.”

Cushing finally signed on with a Blue Cross Blue Shield HSA (health savings account) plan; however, two years into the HSA plan, “the monthly payments just jumped,” she said.

“It was getting to the point where I would have went without insurance (again), the payments were getting so high,” Cushing recalled. “You’re looking at \$700-\$800 a month with private insurance. It would have taken almost all of what I get from my early-retirement.”

That was also about the time the ACA Health Insurance Marketplace was launched. “So I got online, did a little research, and found Access East,” Cushing said. “I just figured, nothing ventured, nothing gained.”

Cushing is now in her fifth year of ACA coverage. She is thankful to have it, and has had no difficulties with it, she said.

Last year, she had some ankle problems. Without insurance, Cushing said she likely would have just gone to get an X-ray, “and prayed to God that my primary-care doctor knew what he was looking at.” Instead, her ACA insurance allowed her to be seen by an ankle specialist, who was able to help her.

“I’m in my mid-to-late 50s,” Cushing continued. “I have some chronic issues, like blood pressure. Things (with my health) are starting to fall apart a little. Nothing significant, knock on wood, but without insurance, I would just go (to the doctor) once a year. But now that I have it, it’s *such* a peace of mind. That alone is worth whatever I pay a month, to give me that peace of mind.”

“If (the ACA) goes away, I will probably have to risk not having insurance (again). The money that I’ve got set aside for health insurance, I’d probably keep setting aside, so when I *did* go to the doctor, I would just pay cash as I went. And I would just be there once a year; I would go without (regular health care), until I hit 65.”

That’s when Medicare would kick in. Assuming, Cushing added, that Medicare is still intact by then.

The local ACA Certified Navigators Program (www.accesseast.org/aca-main) is one of several health-related programs making up Greenville nonprofit Access East, Inc., which primarily coordinates patient-focused, provider-driven health care for the Medicaid and uninsured populations across 27 eastern North Carolina counties.

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