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Tuesday Brings Open Enrollment for Health Insurance

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Medicaid Expansion Another Consequence of New Law

MONTROSE – On Tuesday, Oct. 1, open enrollment begins for Colorado's newest online health insurance marketplace, where uninsured residents can research and apply for coverage as well as qualify for Medicaid.

In Montrose, Ouray and San Miguel counties local organizations tasked with helping people apply for insurance have already scheduled dozens of appointments once open enrollment begins nationwide.

The online marketplaces, or health-care exchanges, were created by the 2012 Affordable Care Act to offer a way for insurance companies to compete to make insurance more affordable and drive down overall costs. Currently 18 cents of every U.S. dollar is directed to health care.

The nonprofit organization Connect for Health Colorado, based in Denver, directs federal funds to smaller organizations through grants to help people apply for coverage.

At the Montrose Connect for Health Colorado's new network assistance office, in the Montrose Chamber of Commerce building at 1519 East Main St., staffers have already scheduled over 20 appointments for next week.

"We're really starting to rock and roll. Our calendars are filling up, we're really excited," said office supervisor Lynn Carretta. Individuals can make appointments by calling 970/252-0660 (walk-ins will not be accommodated). There is no cost for the appointments; applications for enrollment will be taken through March 31, 2014.

In Ouray and San Miguel counties the Tri-County Health Network, created by the Telluride Foundation, is also handling dozens of requests for appointments, effective Tuesday.

Tri-County Health Network Executive Director Lynn Borup said calls for appointments are pouring in, from both residents and small businesses who do not offer insurance to their employees, and that she expects even more activity in the coming months.

"I think some people are waiting for someone else to test the system," Borup said.

Tri-County Health Network representatives assist rural residents, families and small businesses through free, in-person consultations, and will travel, by appointment, to meet those interested (at no cost to the applicant).

San Miguel County residents can call Adrienne Christy or Borup at 970/708-4456; Ouray County residents can call Karen Gaultieri at 970/708-4458 and Montrose County West End residents can call Thea Wagler at 970/260-2782 to schedule in-person appointments.

For more information, visit www.TCHNetwork.org, or call 970/708-7096. Borup recommends watching "a great video" explaining the new program, at www.youtube.com/watch?v=3-Ilc5xK2_E

The Tri-County Health Network is also taking appointments from the West End of Montrose County.

MEDICAID EXPANSION

As part of the ACA, the government is widening qualifications to its Medicaid program to allow more low-income resident to join it.

Montrose County will begin taking applications on Wednesday, Oct. 2, for the as many as 4,000 residents who will become Medicaid-eligible due to the expansion, effective Jan 1, 2014.

Recently all Republican House Representatives voted, along with two Democrats, to approve the fiscal 2014 budget without funding for the ACA. That budget will not likely pass through the Senate, and President Obama has announced plans will veto a budget with a defunding measure attached.

Nationwide polls show mixed approval for the ACA, with one recent poll reporting that Americans have only a 36 percent approval rating for the law. With midterm elections coming next year, the GOP has pledge to regain control of both the house and senate to repeal the law dubbed "Obamacare."

But once the law begins delivering health insurance to millions of Americans, it could become effectively impossible to repeal.

"It's the law of the land," said Mike Saccone, a spokesperson for U.S. Senator Mark Udall (D-Colo). Udall, Saccone said, believes Republicans are "playing policies" in the wake of a looming government shutdown.

With the opening of the health exchanges days away, Adam Bozzi, a spokesperson for U.S. Senator Michael Bennet (D-Colo.), said lawmakers should be working to ensure ACA implementation runs smoothly instead of threatening to shut down the government, "which is bad for the economy and bad for Colorado families."

"The health care law isn't perfect, and we should work to improve it rather than dismantle it," Bozzi said.

Calls to U.S. Representative Scott Tipton R-Colo., who represents Colorado's third congressional district were not returned.

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