



A CLOSER LOOK

ANALYZING THE NEWS THAT MAKES A DIFFERENCE

As the Deadlines Approach

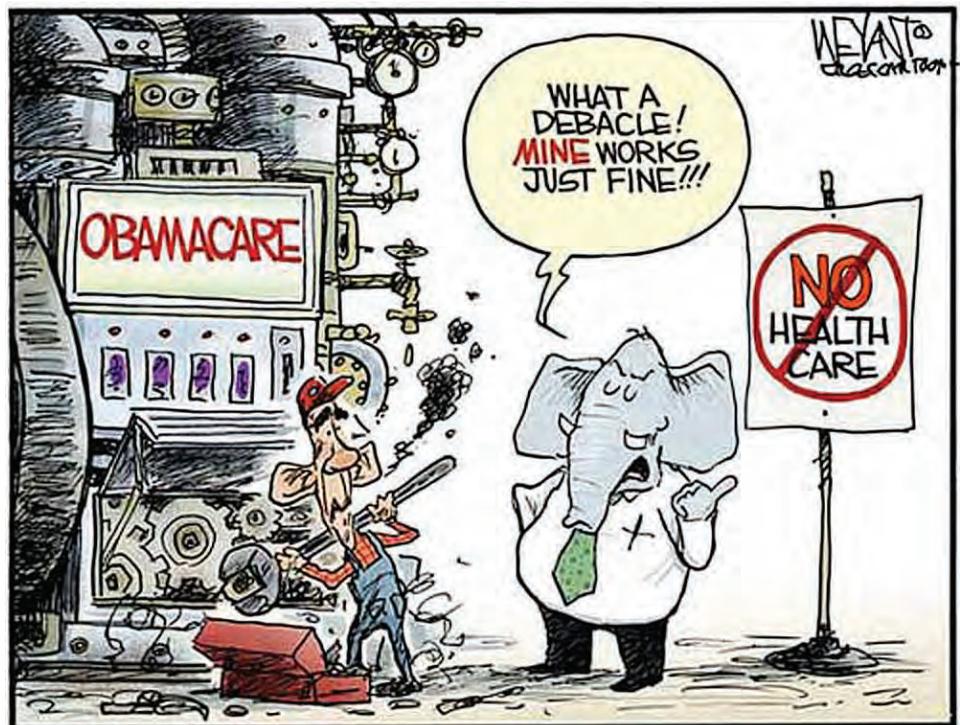
WILL ANYONE BE ABLE TO GET HEALTH INSURANCE?

The politics and policies of US health insurance reform continue to be in flux. The most recent controversy has been over the cancellation of insurance policies that don't meet the minimum standards under Obamacare.

President Obama faced criticism for initially stating that people could keep their old insurance policies when in fact, many people couldn't. Last week he announced a one-year extension for insurance companies to keep offering plans that don't meet the minimum guidelines. That has set the insurance companies' teeth on edge, since cancellation letters have already gone out, and is being debated by state insurance commissioners, some of whom have already said that they won't allow the president's fix to take effect. (Washington, DC's insurance commissioner was fired this week after he criticized the plan publicly.)

Insurers in New York recently stated that they don't believe that they will be reinstating plans that have already been cancelled.

While this may have strong political importance for the president, what may be more important for most Americans is whether they can get new insurance plans. The main national healthcare exchange website and many of the state sites are still acting buggy, and deadlines to get insurance and avoid a fine for lack of insurance are rapidly approaching.



Ami spoke to community organizations in Lakewood, New Jersey, and in New York City to get an idea of how the insurance changes are working for Jewish communities and what people should know when trying to get insurance.

Daniel Meltzer, at the Lakewood Resource and Referral Center (LRRC), painted a less-than-rosy picture of what is going on in New Jersey. The LRRC is a certified application counselor for the

Obamacare programs, but they aren't filling out many applications for paid insurance. That's because New Jersey does not have its own healthcare marketplace. All applications must go through the horribly-functioning Healthcare.gov site, which the LRRC has had very little success with.

There is a paper application for the healthcare marketplace, as well, but Mr. Meltzer says that most people have been opting to wait for the website to come

online.

“The main thing we are doing down here is the Medicaid expansion,” Mr. Meltzer said. “Until now, New Jersey Family Care [public health insurance program] has not been available for people who don’t have children. Single people, people who just got married and don’t have children, couples in their 50s and 60s whose children have moved out of the house—they’re all eligible for Medicaid now.”

He says that other issues have also been cleared up. “We had an issue down here with unearned income. The unearned income ceiling was lower than the earned income ceiling, so that people who were on Social Security or who had any other unearned income usually wouldn’t qualify for Medicaid, despite the fact that they made very little money.” Changes in the law have made those people eligible.

Medicaid can be applied for without using the Healthcare.gov site, and Mr. Meltzer says that his appointment calendar is packed with people coming in for new applications.

(The private website healthsherpa.com has detailed information about plans and subsidies for those in states covered by the Healthcare.gov website.)

In New York, Obamacare is working better, because the state has its own exchange and website. *Ami* spoke to United Jewish Organizations (UJO) of Williamsburg and Achiezer, which serves Queens and Nassau County. Both organizations are Obamacare Navigators, specially trained by the government to help people apply through the new health system. The Navigators both help people access the website and understand the features of the various plans that they can purchase.

Rabbi Dovid Niederman and David Katz of UJO told *Ami* that they have been having good results signing people up through the New York health exchange. “The exchange works here,” Mr. Katz said.

Up until now, adult New Yorkers who didn’t qualify for Medicaid could enroll in a program called Family Health Plus,

which covered people with incomes up to 150 percent of the federal poverty guidelines. The UJO representatives told me that after January 1, Medicaid will cover up to 138 percent. Anyone above that rate will need to buy insurance through the exchanges, though they may qualify for a substantial tax subsidy that will pay for most of their insurance premiums.

Those who are now on Family Health Plus will continue on that program until their next recertification date, which may be well into 2014.

There are many people already in line for appointments with Navigators. David Katz told *Ami*, “If people need coverage, they should contact us now.”

Sruly Miller of Achiezer says he also has been successful in enrolling dozens of people in health plans through New York’s website. “There are issues with the website, but for the most part, they are minimal. The website has gone down for several hours to a day, but when it is functioning, the glitches are not serious.”

He says that people who have signed up for health plans have for the most part been pleased with the plans and savings that they’ve gotten.

“Most of the people who come into the office come in complaining about Obamacare. Nine out of ten come out very, very happy. There is that one out of ten who ends up not eligible for programs and will end up paying more than what he paid before. But by and large that’s not the case.”

He says that one complication that people should know about before coming in is that Obamacare subsidies are based on expected income in 2014, because the subsidies will technically be considered to come off of the taxes people will pay in early 2015. Usually government programs are dependent on your income over the previous 30 days.

Mr. Miller explained that there are actually three ways of getting the Obamacare subsidy. It can be taken off your insurance premiums right away, it can be taken off your tax return for 2014, or it can be taken

partially off the premium and partially off your tax return. He said that if your actual income in 2014 ends up being more than what you expected to make, you may need to pay back part of the subsidy if you’ve already used it against your premiums. And if your income ends up being less than what you expected, you’ll get extra subsidy back as a tax credit.

He says that because the subsidy is based on 2014 returns and the 2013 returns haven’t been filed yet, the website asks whether applicants expect their 2014 tax returns will be similar to their 2012 returns—which is confusing to people. It’s been those kinds of technicalities that have been causing people the most confusion, he says.

Miller says that while the website is user-friendly, filling it out can be laborious. It now takes him about 45 minutes to fill out a client’s form. For someone doing it himself, it may take up to a couple of hours. And in order to see any health plans, you must fill out the entire application. “The reason they do that,” Miller says, “is because they want you to first see if you are eligible for a subsidy, so that you’re not scared away by the prices.” Filling out the application will also tell you if you are eligible for a reduction of deductibles and copays, he explained.

Right now, Sruly Miller has a three-week waiting list for appointments, and he sees a tough crunch time coming as the deadlines get closer. To get health insurance by January 2014, people need to sign up by December 15, and there are only a few months at the beginning of 2014 to sign up to avoid a fine. Miller points out that people who presently could qualify for Family Health Plus should sign up now, so they can avoid having to buy health insurance through the exchanges for much of next year.

You can debate the healthcare laws on various fronts. But Sruly Miller says that for the large families of the Jewish community, Obamacare is a financial boon that people should take advantage of.