

Help in finding health insurance

By Karen Bartomioli

WEST CORNWALL — Under the Affordable Care Act, all Americans will be required to have health care insurance in 2015, or pay a penalty.

As the enrollment/renewal period opens this month, a growing group based in West Cornwall is not from the government, but they are here to help. They are certified by Access Health CT and are what used to be called assisters but are now called certified application counselors.

An informational session will be held Monday, Nov. 17, at 2 p.m. at Noble Horizons in Salisbury.

Janet Carlson and her company, PharmaCares in West Cornwall, have been active in finding ways to get training and pay for individuals who can then offer free help in getting health care, insurance coverage and medications.

Last year, they helped more than 31,000 people in Litchfield County.

This year, funding for four counselors is coming from The Foundation for Community Health; a 5K race organized by PharmaCares; and insurance companies. All four counselors are also working on becoming certified health insurance bro-

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kers.

Carlson's team has coordinated with town social workers and schools in the area to get the word out about health care coverage and about upcoming informational and enrollment assistance sessions they will host.

The enrollment period begins Nov. 15. The deadline is Dec. 15 for coverage that begins Jan. 1, 2015. Everyone needs to be enrolled by Feb. 15, 2015.

Delays can be costly

"Don't wait to sign up or renew," Carlson said. "That's the best advice I can give everyone. This is still a process that's being tested out and there are still a lot of people not signed up.

"Last time around, many of them waited until the last minute, for whatever reason, and on the last day of enrollment the system crashed. People who were being processed were supposed to be grandfathered in, but that didn't happen."

The first step is to learn about eligibility and choices. Those who meet age requirements should sign up for Medicare. Those who fall below an income threshold can sign up for Medicaid. For those who will pay out of pocket, there are several choices that should all

WHY IT MATTERS: Penalties are higher this year for anyone who hasn't signed up for a health-care plan by February.

be carefully explored.

Those who are already enrolled need to look at their current circumstances, especially changes in income and healthcare needs, including prescription drugs. Private carrier plans and premium costs are also expected to rise almost across the board.

"Don't assume what you've got is still the best for you," Carlson said. "You may think you've got the same thing going, but probably not. Take a look.

"If you're going to make a change you've got to do it by Dec. 15 or private carriers will automatically re-enroll you, and then you will be living with whatever that plan is for the next 365 days."

Some people opted to remain uninsured and take their chances that covering out-of-pocket medical expenses would cost less than paying premium costs and fines. Or they simply couldn't find a rate they could afford.

Penalty rates

"An accident or a catastroph-

ic medical condition will bankrupt you," Carlson said. "Look at the options and at least get that level of coverage."

For 2014, penalties on income tax returns were \$95 per person (half that for children under 18) or 1 percent of taxable household income, whichever was higher.

In 2015, penalties will be \$325 (or \$162.50) per person or 2 percent of income.

Penalties are based on the national average cost of a bronze-level health plan, which typically covers 60 percent of health care costs.

An informational session will be held Monday, Nov. 17, at 2 p.m., at Noble Horizons in Salisbury.

Enrollment sessions will be held Saturday, Nov. 22, at 1 p.m., at the Cornwall Library and Friday, Dec. 5, at 6:30 p.m., at Cornwall Consolidated School.

All sessions are open to anyone in Litchfield County.

Look for more information at www.pharmacares.org/ healthcare.

Connecticut residents can also seek assistance by calling the State Health Care Advocate office, toll free, at 866-466-4446 or by sending an email to healthcare.advocate@ct.gov.