

# Area residents find benefits of healthcare plans

By GABRIELLE GONZALEZ | Posted: Saturday, March 29, 2014 12:00 am

Staff writer

(219) 326-3870

ggonzalez@heraldargus.com

La PORTE — Time is narrowing down for the public to sign up for the health coverage plans under the Affordable Care Act.

But the deadline, originally set for participants to complete enrollment by March 31 of this month, will now be extended if the participant at least starts the sign-up process by March 31, and will then have up to six weeks to finish the sign-up process.

Local Franklin Clinic physician Dr. Vidya Kora said he has already seen the benefits of his patients who have obtained insurance through the Affordable Care Act.

"I've prescribed medicines to my patients and they have not taken them because they can't afford them," said Kora. "I had a diabetic patient who needed insulin but could not afford to purchase the insulin. Now, the patient can get the insulin for \$10. Obamacare is working in La Porte County."

More than six million people nationwide have signed up for private insurance plans under Obamacare.

There are five plans available under the Affordable Care Act: Platinum, Gold, Silver, Bronze and Catastrophic. The plans are generally based on income levels. According to the healthcare.gov website, Platinum has the health plan cover 90 percent and the patient pay 10 percent, Gold has the plan cover 80 percent and patient pay 20 percent, Silver plan pays 70 and patient pays 30, Bronze pays 60 and patient pays 40 and Catastrophic pays less than 60 percent of the total average cost of care on average. Catastrophic is only for those under age 30 or have a hardship exemption.

Kora said many find the silver plan to be the most beneficial for their needs for copay and deductible costs. He said the silver plan is designed to cater those who are working, especially for those who are part-time or have their own business, such as electricians and plumbers, and are not old enough to receive Medicaid.

Four of Kora's long-term patients have obtained health insurance through the Affordable Care Act and have noticed the effects. These patients are Carolyn Harmon, Joy Schmitt, Andrea Richter and Kate

Czizek.

All four of the women are utilizing the Silver level plan. The change in their health insurances affects their copay and deductible costs for doctor visits, as well as purchasing pharmaceutical drugs.

Kora said one of the biggest benefits of the Affordable Care Act is the acceptance of those who have pre-existing conditions. Three of the four women are cancer survivors.

Harmon recently had to receive a CAT scan, an intensive X-ray procedure, for her pre-existing condition. The scan would have cost her \$4,000, but since she has the Silver plan, her scan was \$25 out of pocket.

"It's been a blessing knowing I am covered and not having to pay so much out of pocket," said Harmon.

Harmon retired early after cutbacks at her job and was given a severance package for six months. Harmon said she was paying \$585 per month for health insurance. She was approved for the Affordable Care Act's Silver plan and now pays \$67 a month. She also does not have a copay fee for her general doctor and pays a \$10 copay to see a specialist.

"I'm very happy I can afford health insurance," said Harmon. "Some people say they can't afford it but I say they can't not afford it."

Schmitt had a similar story to Harmon. She worked a microbiology lab that moved its location to Hammond, Ind. Schmitt decided not to move and, shortly after, she found out she had cancer. She worked many part-time positions that did not offer health insurance and was spending half of her paychecks on health coverage.

"I was paying \$670 dollars a month," said Schmitt.

After she signed up for the Silver plan, Schmitt now pays \$65 a month, with no copay except for specialists at \$10 a visit and she pays \$5 at the pharmacy for generic prescription medications.

She said the insurance still needs to be tweaked, but the government has started a good foundation to build on.

The Affordable Care Act has had some glitches with its website that created some doubt last fall.

Richter applied for the health insurance in September when she was in the hospital and was dropped from Medicaid. The system was experiencing the glitches and Richter re-applied multiple times, finally receiving her coverage in December.

"But it was well worth it," said Richter. "I couldn't make ends meet before."

Under the Silver plan, Richter pays less than what she paid on Medicaid at \$145, and is paying \$136 per

month with her prescriptions ranging between \$5 to \$36. She has a copay of \$5 for doctor visits, which used to cost her \$100.

Richter still pays the full amount for her psychiatrist since he has not signed to accept services through the Affordable Care Act. Kora said most of the family doctors and general physicians in the county accept patients under the Affordable Care Act and is optimistic that more will accept the insurances as more patients enroll. He said both hospitals, IU Health La Porte Hospital and Franciscan St. Anthony Health, accept patients with this insurance.

"The more who sign up, the lower the costs in the overall healthcare system will be," said Kora.

Kora said having people covered will help the local taxpayers as well. He said those not insured still go to emergency care and taxpayers are paying for them.

Czizek was in the workforce for 25 years and was let go with no health insurance coverage. She said that for two and a half years, she was not covered. Since she acquired the Silver plan, Czizek said her health costs have been reduced by 95 percent. She spends \$5 for each prescription a month and pays \$10 a month for coverage. She said her premium is lower than what she had to pay out of pocket per month.

"I'm so grateful for this," said Czizek. "At first I had a knee-jerk reaction to not try it but then I heard that they accept pre-existing conditions. I kept an open mind and am so thankful. This saved me."

Kora recommends that those uninsured visit [KFF.org](http://KFF.org) and use the Interactive Subsidy Calculator to give an idea as to what the cost of insurance would be, how much would need to pay and how much the government would pay.

To sign up, choose one of three options: Log on to [Healthcare.gov](http://Healthcare.gov), call (800) 318-2596, or seek help of a Navigator who can sit with you and help you fill out the application.

Before calling the 800 number, have income information from your W-2 form, your chosen plan and the level of plan, i.e. Silver, ready.

Local navigators are as listed: Laura Lamb at Health Link (219) 872-6200, Healthy Communities of La Porte County at (219) 210-3499 or ask for Navigator Donnicka Hurt or Nakia Bonds at (219) 809-9094.

The La Porte County Public Library will also host two education and enrollment sessions, presented by MDwise, on the health insurance marketplace on March 31. The first will be held from 9 a.m. to noon and the second will take place from 1 to 4 p.m.