

Federal website intended to help people navigate health insurance options

July 2 2010, By Lindy Washburn

The federal government unveiled its new website Thursday for consumers looking for health coverage, on the same day that insurance policies for uninsured people with medical conditions became available through a federally run high-risk insurance program.

New Jersey is not participating in the federal high-risk program, but plans to create its own program to cover those who have been uninsured for six months or more and have a preexisting condition. That coverage should be available this summer, according to federal guidelines. "We're working on it," said Marshall McKnight, a spokesman for the state Department of Banking and Insurance.

"Every citizen in the country will have an opportunity, if they haven't been insured for six months and do have a preexisting condition, to buy insurance," said Kathleen Sebelius, the health and human services secretary.

The new plans offered this summer are a bridge to 2014, when the Affordable Care Act requires each state to have a [health insurance exchange](#) that will offer such coverage.

The state has submitted its proposal to the federal Department of Health and Human Services for approval.

Meanwhile, the new website -- healthcare.gov -- brings together information from more than 1,000 insurance companies and every

Medicaid and children's insurance program to offer consumers a menu of personal options that fit them.

More than 3 billion customized scenarios are possible, based on state, age and other factors, said Todd Park, the chief technology officer for HHS. For example, a self-employed New Jersey mother of an asthmatic child could look up her options, and a North Dakota veteran who is losing his job-based insurance could look up his.

The website currently offers contacts for the different insurers, information about plan benefits and networks, and eligibility requirements. Pricing information will be added in October, Park said.

U.S. Sen. Bob Menendez, D-N.J., tweeted his followers and encouraged them to check the new site.

"For too long, it has been far too complicated for families to figure out all of their health insurance options," Menendez said. "With a few clicks on this website, families will receive information that is state-specific and tailored to their particular circumstances."

The federal government also began accepting applications from employers for subsidies to provide insurance to early retirees this week. The program is contained in the health care reform law, but employers must apply to receive the assistance.

"We have had 500 applications submitted in the last two days, including 30 employers who have walked them in," Sebelius said. "It helps people who are younger than the age of eligibility for Medicare to make sure their insurance coverage stays affordable."

The law allocated \$5 billion for the early retirement reinsurance program, which reimburses employers for insurance claims between

\$15,000 and \$90,000.

(c) 2010, North Jersey Media Group Inc.

Distributed by McClatchy-Tribune Information Services.

Citation: Federal website intended to help people navigate health insurance options (2010, July 2)
retrieved 24 April 2024 from

<https://medicalxpress.com/news/2010-07-federal-website-people-health-options.html>

This document is subject to copyright. Apart from any fair dealing for the purpose of private study or research, no part may be reproduced without the written permission. The content is provided for information purposes only.