

Health care signup deadline approaches on Jan. 31

January 27 2017, by Sarah Skidmore Sell



In this Tuesday, Jan. 24, 2017, file photo, Xonjenese Jacobs, right, helps Kristen Niemi sign up for the Affordable Care Act during a healthcare expo at the University of South Florida, in Tampa, Fla. The Affordable Care Act's fate is unclear. President Donald Trump has vowed to repeal it, but lawmakers have yet to reach an agreement on a replacement, leaving millions of people wondering how to deal with the ACA's uncertain future. (AP Photo/Chris O'Meara, File)

The future of the Affordable Care Act is unclear, stirring up financial

and medical concerns for many consumers. It leaves some to wonder, What now?

Experts say the best thing to do is to focus on the here and now—including the Jan. 31 deadline to sign up.

About 11.5 million people nationally had signed up for coverage through the ACA's public exchanges as of the end of December. President Donald Trump has vowed to repeal it, but lawmakers have yet to reach an agreement on a replacement.

"What we have seen, certainly following the election but it continues today, is uncertainty," said Jennifer Sullivan, vice president of programs at Enroll America. "The truth is no one knows how the law will fare this year, the uncertainty is warranted."

In the meantime, here's what experts suggest:

SIGN UP

The process to repeal or replace the law could take time, but a health emergency could hit at any time. And without insurance, it could be financially disastrous.

So if you don't have [health insurance](#), consider signing up.

The final deadline to access coverage through ACA is Tuesday. If you sign up by then, you'll can get coverage by March for the remainder of 2017 and avoid a tax penalty for being uninsured. If you are in a state that has expanded Medicaid under the law and you qualify for that, you can sign up at any time.

Special enrollment periods are still available after the deadline, which

allows people to adjust coverage if they are going through life-changing circumstances such as marriage, divorce, loss of a job or the birth of a child.

"It's still the law, so it's in your best interest to have insurance," said Elizabeth Colvin, program director for Insure Central Texas. "People think something has happened, but the Affordable Care Act is still the law."

Colvin said all signs suggest a lengthy transition. Though people may worry that their coverage may be yanked away, she notes that these health insurance policies are legal contracts that guarantee coverage for the year and are unlikely to be challenged.

So should you bother to enroll? Absolutely. Visit healthcare.gov to find out how to sign up and where to get help.

PAY UP

It's important to keep paying your premiums if you are enrolled in a health plan. Sullivan said many people getting coverage under the ACA haven't had insurance before, so this is a new requirement.

If you don't pay your bill, you could lose your coverage.

Be mindful to use services that are within your insurer's provider network to control costs while you're on the plan. And financial advisers say to brace for health care cost increases each year, regardless of where you get your insurance.

USE IT

Do what you need to do while you have insurance, said Kathryn Hauer, a

financial planner and author of the book "Financial Advice for Blue Collar America."

People tend to put off care—doctor's appointments, medication or even surgery— but this is not the time to do so, she said. While some have criticized ACA-related plans for being high in cost or offering bare-bones coverage, seeking treatment while you know the costs and coverage may be in your best financial interest. And some preventative care services, such as flu shots, are provided at no cost under ACA.

SEEK HELP

If you suspect you might not be able to afford care later if the ACA's format changes, look at your alternatives. You might not need them, but it can help you feel prepared and provide peace of mind.

Find out if you can get coverage through someone else's policy, such as a parent, spouse or domestic partner. Check if your employer's policy might have changed since you last looked. Or research what free or low-cost medical services are available in your community.

Seek advice from your doctor, financial planner, insurance broker or community organizer for your individual situation.

Sometimes an alternative may work out. Sara Stanich, a financial adviser in New York, has a client who is divorcing who opted to get COBRA coverage through her ex's insurance even though it was more expensive—because it provided three years of coverage she could count on right now.

BREATHE DEEPLY

Experts remind people that changes to the ACA aren't a done deal. And

while the prospect may be upsetting, it's not the first time there have been uncertainties in the process—from a rocky rollout to challenges in court.

Madeline "Edwina" Lantigua of Miami is feeling the strain. The 41-year-old film editor is fighting an aggressive form of breast cancer and just finished chemotherapy. But she has five years of additional treatment ahead and is not sure she'll have coverage available beyond this year, given her preexisting condition. So she's been talking with her doctor, looking at options—such as going to Mexico for future treatment and trying to stay aware of any changes to the ACA.

"I'll figure it out, but it's scary," she said. "I'm not going to freak out till I have to."

Experts say to take comfort in the fact that you have coverage now and the indications—both from Congress and the president—that there will be health insurance options ahead for those who gained [coverage](#) under the ACA.

"Even in the best of times, health insurance is confusing. ... Add this layer of politics and it can get complex," Sullivan said. "What we have taken solace on doing is focusing on the here and now."

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