

The challenge of signing up for Obamacare



Buying health insurance is tough enough for anyone. It's hard to slog through the terminology. You have to ponder the unknowns about next year's illnesses and make your best guess about the coverage you'll need. Add in the hassle of navigating the new state shopping exchanges, and you're facing one of the most complicated shopping decisions, ever.

Given the complexity of this task and the cranky website Healthcare.gov, it's no wonder the federal government reported that only 137, 204 people across the country had actually selected an insurance plan through a federal exchange from Oct. 1 through Nov. 30.

In Colorado, which runs its own exchange, about 10,000 people had chosen a plan.

Figures from government number crunchers, though, don't tell the whole story. What is it really like to sign up and make a choice? To find out, I've been following a 59-year-old Hastings, Neb., woman who began her quest for insurance to cover her daughter and husband weeks before Health Care.gov opened for business. (She receives Social Security disability payments for a back injury and is covered under Medicare.)

The woman we'll call Marilyn (She didn't want her name used.) was a model shopper, and she did a lot of homework. She attended an AARP educational meeting, called insurance companies, got her name on eHealthInsurance and had dozens of agents contact her. She called Blue Cross, her family's current carrier, and investigated a new competitor CoOpportunity, one of those co-op arrangements the law allows.

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Thinking About Health

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