

York County Community College “Enrollment Extravaganza”, A Success!

With the first round of Open Enrollment under the Affordable Care Act coming to a close on March 31st, uninsured adults throughout the State and the nation hurry to enroll in health insurance through the Marketplace.

On Friday, March 7th, in partnership with York County Community College (YCCC), York County Community Action (YCCAC) offered a full-day “Enrollment Extravaganza” for individuals interested in enrolling in a qualified health plan through the online Marketplace. Though open to the general public, the event targeted students of the College, as well as adjunct faculty for whom employer-based coverage is not available.

With Open Enrollment ending on March 31st, Navigator and Outreach and Enrollment programs throughout the nation have been pushing for young adults to enroll in health insurance plans. The long-term sustainability of the Affordable Care Act relies heavily on the enrollment of young, healthy individuals to counterbalance the enrollment of older Americans who typically utilize a greater number of health services.

By the end of January, Maine had already surpassed its enrollment goals for the initial six-month Open Enrollment period by an incredible 44%, higher than any other state using the federal health insurance marketplace. By January 31st, more than 20,500 Mainers had signed up for health insurance under the ACA, 90% of whom qualified for financial assistance—through tax credits and cost-sharing reductions—to help pay for their coverage (*Portland Press Herald*, 02/14/2014).

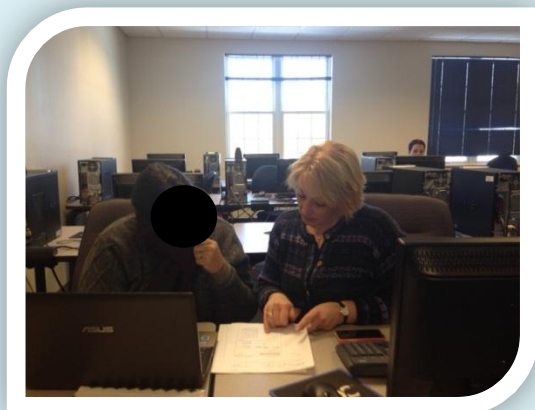
During the YCCC event, YCCAC Navigators Robin Hewitt Bibber, LSW and Celyn Reed, along with two Volunteer Certified Application Counselors, helped five households to enroll in insurance plans, and assisted nine other households to find out more about their options for insurance—including a family of four who were eligible for MaineCare coverage and opted to subsequently enroll directly through the Department of Health and Human Services.

The outcomes for many of the households who enrolled were astounding, evincing the potential of the Affordable Care Act to, quite literally, change people's lives and promote their abilities to be physically, emotionally and *financially* well through the provision of health insurance, often, at an extraordinarily minimal cost.

Individuals who signed up on Friday include "Jennifer", a York County woman who was referred to Robin through a friend who had had success signing up for insurance with Robin's assistance. Jennifer, a small business owner, had been struggling to hold things together at home after her husband was compelled to travel abroad in order to take care of his ailing father. Jennifer's husband's trip overseas had been extended from what the couple anticipated would be a couple of weeks to several months; Jennifer's husband had been away since mid-September, 2013, while his father endured five consecutive surgeries and needed (and continues to need) going assistance during

his recuperation. Having subsisted on low-income for many years, Jennifer had been without insurance since 1999. With the implementation of the ACA, she searched for affordable insurance through www.healthcare.gov. She had recently spent more than twelve hours on the site in efforts to assess her options, but was repeatedly brought back to the figure of \$167.00 per month for insurance, a figure that was not feasible on her limited income. Although Jennifer had been fortunate not to get seriously ill at any point during her fifteen-year stint without insurance, she had recently gone to the emergency room with stomach pain that required a number of tests and left her with nearly \$700.00 in medical bills.

After sitting with Robin and navigating the Marketplace, Jennifer was able to enroll in a Silver Plan for both herself and her husband for just \$7.71 per month based on her projected annual income. After completing her application and first payment to her chosen insurer, Maine Community Health Options, Jennifer remarked that, "(Robin) was a Godsend." Since Friday, Jennifer has already referred several friends and customers of her business to YCCAC for assistance with enrollment.



Other outcomes from Friday include "Alison", who "exchanged" her previous insurance—paying \$1,000.00 per month—for a Silver Plan that will cost her just \$2.87 per month, and which will provide her with more comprehensive coverage than her prior plan. Another household, who also enrolled in a Silver Plan, signed up for coverage for two adults for \$165.00 per month. A third individual (Silver) will pay just \$25.00 per month, while yet another single adult will pay just \$16.80 for a Silver Plan. The ages of attendees at Friday's event ranged from low-to-mid 30s to adults in their mid-50s. YCCAC provided refreshments—Dunkin' Donuts coffee and doughnuts, and a pizza lunch—to entice folks to

stop by and learn more about the ACA and the financial assistance options available.

As of March 3rd, Robin and Celyn had assisted approximately 3,000 York County residents through enrollment appointments, community outreach and phone assistance. Approximately 350 individuals had enrolled in health insurance with their assistance. When Open Enrollment comes to a close at the end of the month, YCCAC's Outreach and Enrollment program will begin the second "phase" of its activities, targeting persons for whom a "qualifying life event" (such as the birth of a child, change of job or residence, etc.) will make them eligible to enroll in a health plan during the interim before the next Open Enrollment begins in November.

Our hope, as a health care provider and community action program, is that the Maine legislature will approve the expansion of MaineCare for all individuals with incomes of up to 133% of the Federal Poverty Level. Pending the legislature's vote later this week, the busyness of the next seven months of the Outreach and Enrollment program—and the welfare of many thousands of Maine residents with very low-income—hang in the balance.