

Open Enrollment with the Health Insurance Marketplace: One Year Later, One Year Wiser

by STEPHANIE FRISCH

It was uncharted territory last year. There were hiccups, glitches, rumors, misinformation, you name it. One year later I have 200-plus enrollments completed. Some "On-Exchange" via Covered California and some "Off-Exchange" which means helping my clients apply directly to the insurance carrier for their insurance if they made too much money to receive financial help paying their premiums by receiving a federal subsidy (which is the only reason to apply for insurance through the CoveredCA.com by the way).



Open enrollment is the same timeframe on and off exchange; Nov. 15th -Feb. 15th. If you want coverage by 1/1/15, you need to apply by 12/15/14. Applying 12/16/14 up to 1/15/15 will get you a Feb. 1st effective date. Applying 1/16/15-2/15/15 will give you a March 1st effective and then enrollment will be closed for the year unless you have a qualifying event.

Medical networks and doctor participation has been the biggest source of confusion. Insurance companies offering insurance plans on Covered California offer the same plans "Off-Exchange" and the network of doctors associated with that insurance company is the same whether you applied for Blue Shield (for example) through Covered California, or directly with Blue Shield. Anthem Blue Cross converted to an HMO and an EPO option last year. Anyone with an Anthem policy starting 1/1/14 and beyond had to choose either the Anthem HMO network or the Anthem EPO network. In Orange County there were and are no PPO options for individual plans, and many doctor's fell out of network with Anthem. A lot of doctor offices thought they could just participate "in-network" for "off-exchange" enrollments. By thinking this they unknowingly chose to participate with Covered California. Front office staff was directed that they DIDN'T take Covered California, and began turning people away. Yet they were showing participating in the accurate and updated online directory. Frustrated discussions and confusion ensued in many waiting rooms. I am hopeful this is all behind us and that the doctors have relied on staff to learn more about the whole process the ACA brings overall.

If you DON'T qualify for Covered California federal subsidy funds, then I will show you options for Cigna PPO and Assurant (Aetna PPO network). They don't participate on Covered California, so consequently networks are broader and are nationwide too. They have more flexible plan options as well.

Stephanie Frisch is the owner of Insurance 101 and is an independent insurance broker dedicated to helping others make "educated decisions" about their insurance choices when it comes to Medicare, Long-Term Care Planning, The Health Insurance Marketplace-Covered California and Life Insurance. For answers to your questions, or an in-home, no-fee consultation, call (949) 351-2443.

