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Ramona Sentinel

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Public braces for health care change

By Karen Brainard

The push is on to help the public understand what to expect with major health care changes taking effect Jan. 1, 2014, under the Patient Protection and Affordable Care Act (ACA), often referred to as Obamacare, and insurance agents and health specialists are scrambling to attain certification to sell the new plans.

Open enrollment for Covered California, the state's version of the health insurance exchange required by the ACA, began Oct. 1 and will continue until March 31, 2014, for coverage next year.

Ramona Library will hold two workshops in November on Covered California, one in English and one in Spanish. The Spanish-speaking session will be at 6 p.m. Nov. 14 and the English version at 6 p.m. on Nov. 19.

Al Slocum of Wateridge Insurance Services in Ramona is among agents who are certified to advise clients on Covered California and process their applications. Slocum said he spent about 12 hours of online and classroom training and took a 75-question test to earn certification, which he received on Oct. 4. Registration for training did not begin until Aug. 19, and the first class in San Diego wasn't until Sept. 20, he said, adding, "I'm a little disappointed that they started getting us certified so late."

Slocum said he likes the health law concept "because if we really get people covered, that will be good."

At North County Health Services in Ramona, one staff person will be certified with Covered California, said Manager Esmeralda Amaya.

Although private insurance remains an option, those with individual policies will receive a notice from their agent that their plan will be canceled as of Dec. 31, and a new plan will have to be worked out that is compliant with the health care law, said Kathleen Millwood, an insurance agent in Slocum's office.

With all the changes occurring, Millwood cautioned residents not to jump right in, but to take the time to study the options. Kamal Muilenburg, associate director of San Diegans for Healthcare Coverage, gave a presentation to participants in the Palomar Health Community Action Council of Ramona/Julian/Warner Springs, many of whom represent health care organizations.

Muilenburg presented several key new rules under the ACA:

- Individual mandate: all citizens and legal residents must acquire health insurance, effective Jan. 1, with exemptions allowed for those whose religion prohibits it, and for Native Americans, undocumented and incarcerated persons, and those experiencing financial hardship — below the federal tax filing level or coverage offered exceeds 8 percent of household income.
- Business responsibility: New rules for small, medium and large businesses may



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Ramona Sentinel Community Calendar

Today Monday, October 14

Showing events after 10/14.
[Look for earlier events](#)

Monday, October 14

- 10:00am Scrapbooking
- 11:30am Brunch in the Park
- 3:00pm SANDAG Public Outreach Meet
- 4:00pm Homework Club
- 6:00pm Free Citizenship Class
- 6:00pm Weight Watchers
- 6:15pm Griefshare Support Group

Events shown in time zone: Pacific Time

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Ramona Sentinel updated their cover photo.
 September 26 at 9:43am

be delayed for one year.

- Health insurance reforms such as no exclusions based on pre-existing conditions for everyone as of Jan. 1.
- New purchasing exchanges: Covered California and its Small Business Health Options Program (SHOP) will be California's new marketplaces. Private market always remains an option.
- Premium assistance through tax credits for modest income individuals and families.
- Health care tax credits for small business to offset the cost of premiums.
- Expansion of Medicaid (Medi-Cal in California) to adults under 138 percent of the federal poverty level (FPL).

According to the county, approximately 111,000 persons in the county will be newly eligible for Medi-Cal due to the program's expansion.

Muilenburg said Covered California will be available to those earning over 138 percent of the federal poverty level. The 2013 federal poverty level for a family of four is \$23,550.

Although individual health plan choices in San Diego through Covered California will include Anthem Blue Cross, Blue Shield of California, HealthNet, and Sharp, Muilenburg said she has heard the provider networks of doctors will be narrow.

Under Covered California, enrollees pick a metal tier — platinum, gold, silver, and bronze — for their plan. Those tiers determine deductibles, co-pays, and out of pocket costs.

For those who do not acquire health insurance, the penalty in 2014 will be 1 percent of annual income or \$95 per person, whichever is greater, and will increase by 2016 to 2.5 percent of income or \$695, according to Covered California's website.

Muilenburg reviewed health care changes for businesses.

Small business participation for those with less than 50 employees is "entirely voluntary," she said. The law considers full-time employment 30 hours or more per week. No requirement to provide insurance and no penalty will be charged, she noted, but tax credits could be available if coverage is offered and employee health insurance can be provided through Covered California's program, SHOP.

Medium to large businesses with over 50 full-time employees "pay or play," said Muilenburg. Penalties if the employer does not provide insurance has been postponed to Jan. 1, 2015. The penalty could equal \$2,000 per full-time employee, minus the first 30 employees, so a company with 65 employees could pay a \$70,000 penalty for the year, according to San Diegans for Healthcare Coverage. Areas of concern for medium to large employers include reporting requirements and IRS rules, Muilenburg said.

For employees of lower income families whose employer offers health insurance, Muilenburg said affordable coverage for their dependents could be a problem.

More information is at www.coveredca.com or www.sdhcc.org.

Related posts:

1. [Health Care Costs Will Keep Getting Higher](#)
2. [Health care plan goes in wrong direction](#)
3. [Ramona couple have earful to tell Congress about health care](#)
4. [Reaction mixed to Supreme Court's health care ruling](#)
5. [Why health care costs are rising](#)

Short URL: <http://www.ramonasentinel.com/?p=27964>

 Posted by [Maureen Robertson](#) on Oct 12 2013. Filed under [News](#), [Ramona](#). You can follow any responses to this entry through the [RSS 2.0](#). You can skip to the end and leave a response. Pinging is currently not allowed.



THURSDAY, SEPTEMBER 26, 2013

Ramona Sentinel

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Inside District outlines plans for second energy source

By MAUREEN ROBERTSON

Students want more details, but they appear to support the plan. District will spend the nearly \$1.2 million the state will provide to implement Common Core State Standards in language arts and math next school year. The district has two years to spend the money, and it can only be used for professional development, instructional materials and technology. Theresa Garcia, senior director of education services, told the students last Thursday. It amounts to about \$200 per student, based on 2012-13 enrollment.

Ramona Sentinel shared a link.

September 25 at 5:06pm

RECENT STORIES

- Jury selection set to start Tuesday in infant's death
- Motorcyclist killed in Route 79 head-on
- Medical examiner releases names of victims in plane crash near Julian
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