

Confusing Health Coverage Dominates Thanksgiving Conversations

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Conversations around the Thanksgiving dinner table reveal people are confused about health care, spending more and unhappy about health insurance coverage. Approaching deadlines are adding a sense of urgency.

ALMA, WI - “My family conversations over Thanksgiving were all about health care,” Mary shared with me. “It’s all so confusing.”

Mary’s family is not alone. From recent conversations, I’m betting that health care dominated talk at many Thanksgiving gatherings.

Premiums are too high. Young people worry about finding money to buy insurance. Older people are trying to figure out Medicare. Many are struggling with unpaid or surprise bills.

Everyone has a health care story.

“My employer pays \$3,000 for my HSA [health savings account]. What happens if they decide not to pay?”

“My premium is almost double what it would be if I lived across the river in Minnesota. Why?”

“The insurance company told us the doctor was covered. Then we got a bill for \$2,800. Insurance said he was NOT covered. How can this be?”

“Becky turned 26. We can’t keep her on our plan. The company offered to cover her – alone – for another \$876 a month. Can you believe it? They are not charging us any less now that Becky’s not on our plan. How can that be?”

“Do I stay on my individual plan or do I move my small business to a ‘small business health options’ Obamacare plan? Can I deduct my insurance as a business expense?”

Great uncertainty this fall about the future of health insurance has fueled confusion. Efforts to repeal and replace Obamacare at the federal level and the Governor’s plan to have the state self-insure state workers, left insurance companies uncertain about the future. Some left the market.

Previously available plans, through the [healthcare.gov](https://www.healthcare.gov) marketplace, are no longer available.

Six plans previously offered to state employees, no longer cover them. My plan was one of them. I researched options, trying to find a covered doctor within an hour’s drive. I couldn’t find one within two hours’ drive! I called the Human Resources person. He spent several days researching my problem. Eventually, he came to my office.

Both of us worked on different phone lines. While waiting on hold for a long time, we chatted.

The HR people were very busy. I learned 20-30 lawmakers lost their coverage and their providers. Many other state workers lost their providers. The information provided on the websites was not accurate. One plan offered a provider on the website but told us the provider was NOT covered on the phone. Another plan told us on the phone they DID offer a provider, but that provider was not listed on their website.

I represent about 172,000 people. I'm worried, if I can't figure health care out, how can everyone else?

Norman, my brother-in-law, echoed the same concern. After a long discussion of the problems facing our family members, he exclaimed, "I am a doctor turned accountant, who's now retired. I've got the time and the knowledge. And I can't figure this out. How can anyone else understand it?"

One source of confusion is different deadlines. All of them rapidly approaching.

For those who buy insurance for themselves, the sign-up period is much shorter than prior years. By December 15th, people need to sign up for individual health insurance at [healthcare.gov](https://www.healthcare.gov). Sign up is important for everyone who buys insurance on their own. It's especially important, for adults in their late twenties, who may have previously been able to stay on their parents' plan.

Small business owners may have a choice to also use the Small Business Health Options Program. This deadline is also December 15th. If you work with an agent, be sure to contact them much sooner. Agents are very busy helping folks talk through decisions.

Medicare recipients have until December 7th to make their choices for the New Year. Others have differing deadlines depending on your employer.

The more insurance companies invent their own rules, the federal government waffles on its commitments and the state fails to provide leadership, the less the public has sympathies for government, insurers or providers.

Confusion over health coverage is driving many I've spoken with to throw up their hands and tell me, "I've never said this before, but can't we just have some kind of National Health Insurance?"

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