

Window Closing for Health Insurance: Sign Up Now!

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This week Senator Vinehout writes about the fast approaching deadline to sign-up for health insurance through the Marketplace.

EAU CLAIRE - "I was getting the run-around," the Eau Claire woman told me. She tried to get health insurance through the federal healthcare.gov website and was told she was eligible for Medicaid coverage in her state. When she went to sign-up for BadgerCare, she was then told she was NOT eligible.

I explained Governor Walker and legislative Republicans refused to take the new federal Medicaid money and made it harder for folks to get on BadgerCare.

"I thought that's what happened," the woman told me. She was a personal care worker for a disabled man. They and their friends visited me as part of a disability advocacy day at the Capitol.

The health insurance premium was one more thing the woman had to pay for on her meager salary. She could only afford a policy with a \$12,000 deductible.

I've heard many complaints about high premiums, high deductibles, and people paying a lot less for the same insurance in Minnesota. The Land of 10,000 Lakes decided to start its own exchange, to use state review to lower rates and to accept federal money for new Medicaid eligible people.

This has a lot of folks in western Wisconsin asking if they're paying too much for poor coverage. They wonder if they should even sign up for insurance.

March 31st is the last day to sign up for Marketplace insurance coverage in 2014. If you don't sign up now, you won't be able to buy private health insurance for 2014 – even if you need insurance.

Folks ask me, “If I go to the hospital, can I sign up for coverage then?”

The answer is ‘no’. Without a deadline, most folks would have little incentive to sign up until they got sick.

Getting insurance is important even if you don't think you will use it. Only under a few circumstances – like losing your job with insurance – can you sign up after the March 31st window closes.

When you sign up and pay your first month's premium, the coverage typically takes effect at the beginning of the next month. The insurance is not retroactive – meaning it will not cover costs you had prior to paying your premium.

But, the Affordable Care Act does guarantee an insurance company must cover people with pre-existing health conditions. It makes it illegal for an insurance company to cancel your policy if you get sick and ends the lifetime and yearly dollar limits on coverage of essential health benefits.

Across the US people are being urged to sign up for health insurance before the deadline. The more people who sign up, the lower the premiums will be going forward for those who enroll. Assuming, of course, states are doing everything possible to keep consumers costs low.

Not taking the federal money to expand BadgerCare hurts all those buying insurance in Wisconsin as poorer people who often have more health problems are entering the Marketplace instead of receiving care through BadgerCare. Higher numbers of uninsured also raises the cost for those with insurance.

Kaiser Family Foundation tracks states' progress on enrolling those eligible for Marketplace health insurance. As of the beginning of March, Wisconsin had enrolled almost 15% of those eligible – right at the US average. But this still leaves over 400,000 people without insurance.

It may be months before we fully understand the effect on people's cost and coverage of Wisconsin's decision to not take federal money, not use state rate review and not create a statewide exchange. But if you're going to protect yourself and your family, you've got to decide to sign up now.

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