Most of us probably don’t think about our health insurance. And why should we? Most of us are young, healthy, or never had the need for medical services. Some of us may have had the unfortunate occasion to need and/or use medical services for other than routine check-ups. However, from this point in time on all of us will need to stop and think about our health insurance coverage, and I recommend all Americans review their coverage at least once a year.

Most of the Affordable Care Act (ACA) goes into effect January 1, 2014. The ACA is a law that, among many other things, guarantees health insurance to anyone who applies for it. Prior to the ACA, insurance companies could deny health insurance to an applicant for pre-existing medical conditions. Now, there are standard health insurance plans, available through the Health Insurance Exchange, available to anyone who qualifies.

This article presupposes that people will choose to comply with the “individual mandate” to have health coverage. The individual mandate states that every American must have health insurance. Whether you agree with the individual mandate or not, if you choose to go without coverage, there may be a government-imposed monetary penalty.

Whether we will be using the ACA to obtain our health insurance or not, we should all pay attention to our options and make educated decisions about coverage. Health coverage can be obtained through one’s own employment, one’s parent’s employer group coverage (covered as a dependent,) government programs like Medicare and Medi-Cal, or as individual coverage provided by private companies.

The ACA mandates that individuals must obtain his/her insurance through his/her employer if it is made available. If one is unable to obtain health insurance through one’s own employer, then ACA mandates that an individual under 26 obtain her insurance through his/her parent’s employer health insurance. If health insurance through a parent’s employer is not an option, then the individual must obtain an individual policy.

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The main thrust of ACA and the January 1, 2014 deadline is the individual mandate to obtain health insurance coverage through private insurance companies or government programs. Remember, ACA guarantees coverage for persons with pre-existing medical conditions. Individuals can shop for the private coverage through Covered California, a website devoted to shopping individual policies. CoveredCA will also screen the individual for qualification in government health insurance.

Where can you get help? Individuals have three options, doing the work alone, using a volunteer, and/or using a broker. If you are so inclined and are the kind of person who can navigate difficult and complex tasks on your own, you can navigate the Covered California website at: CoveredCA.com. If you need just a little help and can verify the advice that you are given, there are trained volunteers called Certified Enrollment Counselors. The counselors received some limited training. If you consult with a volunteer, you should follow-up by verifying the information provided through a second source such as the CoveredCA website. The volunteers can be reached at: 1.800.300.1506.

And if you want the comfort of licensed professional, you can contact an insurance broker who is Covered California Certified Insurance Agent. A covered California Certified Agent received additional training (more than the volunteer) and is herself insured. Not all brokers received the training and certification so ask. Also, ask if your agent is licensed (you can verify this online) and has errors and omissions (E&O) insurance. Brokers should not charge you anything for their help as they are paid a commission. You can locate brokers in your area by searching Enrollment Assistance on the CoveredCA website or by calling: 1.877.453.9198.

Avoid scams! Be smart and think about insurance. No one should be asking you for money up front and no one should be charging you to help you. A broker must be licensed and should have E&O insurance. And no one should pressure you to sign up without giving you time (days) to review.

It is my sincere wish that none of us would ever need to use medical services for anything other than routine check-ups thus absolving us of the need for health insurance. However, it is foolhardy to ignore reality, most of us will need to use medical services at some time in our lifetime, some sooner than expected and some more critical services than others. Thus, health insurance may be the only thing between you and an unexpected yet very large medical bill.

Get Involved! Operation Smile T.Schmelz

Operation Smile is on-campus club is an affiliate of the international humanitarian medical charity that raises monetary support for medical staff that perform life-changing cleft lip and palate (CLP) corrective surgeries. Operation Smile places an emphasis on: awareness, community service, and fundraising. Their goal is to raise enough money for 2 surgeries ($240.00 each) each year. Meetings are the 2nd Wednesday of every month at 4pm. Membership fees are $30.00/year and are due by the 2nd week of November.

For more information: follow us on Instagram: operationsmilecsuf or like us on Facebook: CSUF Operation Smile Or email: taylors22@csu.fullerton.edu!