

TELLURIDE DAILY PLANET

NEWS

County plans for influx of Medicaid recipients

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Medicaid-eligible residents could double under new health law

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San Miguel County could see its number of Medicaid-eligible residents double under the Affordable Care Act, possibly straining resources if everyone signs up all at once.

According to Allan Gerstle, county director of social services, as of August there were 729 San Miguel County residents on Medicaid and Child Health Plan Plus. He expects between another 700 and 800 people to become eligible for those programs under the new federal health care law. Statewide, between 160,000 and 200,000 newly eligible Coloradans could enroll in Medicaid.

Since people can enroll in Medicaid online beginning Oct. 1, Gerstle hopes the county office won't see a huge influx of people needing help with the process in person. Although some larger counties are adding temporary staff for the expected influx, Gerstle said San Miguel County won't be hiring anyone, which could be a bit of a gamble. He said it would be beneficial for people to wait and sign up a few weeks after Oct. 1, after the kinks have been worked out of the online systems.

"I think we are small enough that we are going to try to deal with it, with existing staff and overtime when necessary," Gerstle said. "We really have three months. Even though enrollment opens Oct. 1, no one will get their health insurance on this program until Jan. 1 so it would be nice if we get 30 (people) a week for 10 weeks or whatever it might be."

Gerstle said the county has 2.4 employees that are able to help residents enroll. Medicaid is paid for by the federal government, but is administered through Colorado's 64 counties. People enrolled in Medicare have traditionally been children and their families, but Gerstle said the new law could benefit the typical Telluride ski bum.

"I think it will affect a lot of the people in Telluride in their 20s, 30s, 40s," he said. "The single person who has enough jobs that it pays their rent, but doesn't give them enough money to buy health insurance, some of those people will be eligible for expanded Medicaid."

Beginning Jan. 1, people earning up to 138 percent of the federal poverty level may be eligible for Medicaid. And anyone can participate in the state's new health insurance marketplace, which also opens Oct. 1. Connect for Health Colorado allows citizens to pick the best plan for them. Insurance carriers must provide 10 essential health benefits and government subsidies are available to help offset premiums. Tri-County Health Network is giving presentations around the region this month about the new program.

One feature of Colorado's marketplace is that young adults up to age 29 can purchase minimum coverage plans that cover emergency health care, but usually come with high deductibles. Those plans could be another perfect fit for the young and active Telluride population, Gerstle said.

"It would help these people that have accidents," he said. "You can get some sort of insurance so if you go over your handlebars, you're not sitting with a \$10,000 debt to pay medical bills."

Gerstle said his department's goal is to get as many newly eligible people signed up for Medicaid as possible. Even though many don't like the Affordable Care Act, he believes it will soon become another accepted safety net program like Medicare and Social Security.

"I think this is just another one that is going to be part of the social welfare programs that will help our citizens have a better life," he said. "It's a less than perfect start, but it is a start."

To learn whether you are eligible under expanded Medicaid, go to coloradopeak.force.com. To learn more about the Colorado health insurance marketplace, go to connectforhealthco.com.

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