

TELLURIDE DAILY PLANET

NEWS

Health insurance hustle

[Print Page](#)

County, Tri-County Health busy with last-minute enrollees

By Heather Sackett
Associate Editor

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Local health insurance experts have been busy this week, as San Miguel County residents rush to squeak in under the deadline to get health insurance by Jan. 1.

"The 23rd was really busy," said Tri-County Health Network Programs Manager Stacey Wright. "We helped tons of people troubleshoot up until the final hour. I feel good about the outreach we were able to provide."

Connect for Health Colorado announced earlier this week that anyone who signs up by Friday can still get coverage starting on Jan. 1. The original deadline was Dec. 23. Open enrollment, with shoppers able to pick and choose among health plans, will continue through the end of March.

But before some people shopped the online marketplace, they first wanted to see if they were eligible for Medicaid, since the program was expanded under the Affordable Care Act. That meant an influx of people at the San Miguel County Social Services Department. Allan Gerstle, county director of social services, said there have been a lot of walk-ins and phone calls to the department in recent days.

"Anecdotally, Monday was about as busy as we've seen" Gerstle said. "And last week was very, very busy also ... People were hung up in the computer system so we were trying to help them get unstuck."

Back in September, Gerstle predicted an influx of Medicaid enrollees that could strain resources when online enrollment opened on Oct. 1., something he said didn't really come to pass. Instead, he said, it seems like people waited until the last minute.

"People waited until the end," he said. "We had very little in October and a little more in November and then the first week of December was pretty busy and the second week was extremely busy with people seeking whatever kind of help they could to get through the system."

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 opened Oct. 1. Colorado is one of a handful of states that is offering its own health insurance marketplace — Connect for Health Colorado — where citizens can pick and choose the plans that are the best fit for them. Insurance carriers must provide 10 essential health benefits and government subsidies are available to help offset premiums.

In October, Tri-County Health Network held a series of workshops throughout the region to help residents navigate the Affordable Care Act and Colorado's health insurance marketplace. Wright said the workshops held in Telluride had a good turnout, while in the West End, one-on-one consultations with healthcare guides were more popular.

"We had an outstanding response in San Miguel County," she said.

Both Gerstle and Wright said there has been some confusion among the public about the new federal health care law and complications with signing up for Connect for Health Colorado and Medicaid. But the news hasn't been all bad.

"Based on what I'm hearing, a lot of people are going to have insurance for Jan. 1 and they never had insurance before," Gerstle said. "It's really good news."

Wright agreed.

"We had so many local people qualify and get insurance for the first time at prices they can afford and really good policies," she said.

Neither Gerstle nor Wright had numbers yet for how many San Miguel County residents enrolled in the expanded Medicaid program or Connect for Health Colorado. Gerstle had estimated between 700 and 800 more people would become eligible for Medicaid and Child Health Plan Plus under the expanded programs, in addition to the current roughly 730. According to the Associated Press, more than 5,000 people signed up for Connect for Health Colorado on Monday, and a total of 43,000 people have signed up since October.

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