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Health Insurance Marketplaces Rev Up for Uninsured

by [William Woody](#)

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MONTROSE – Uninsured Colorado residents, small business-owners and families can now research – and apply for – health insurance and financial assistance based on income for lowering health insurance costs through online insurance exchanges as implementation of the controversial Affordable Care Act draws near.

New enrollment and information resources are available in Montrose, Ouray and San Miguel counties. Funded through a state grant by the nonprofit organization, Connect for Health Colorado, uninsured persons – required to carry health insurance by the federal law that takes effect January 31 of next year – can now compare and enroll with a dozen insurance carriers in Colorado online.

The online marketplaces, called health-care exchanges, created by the 2012 Affordable Care Act, offer a way for insurance companies to compete to make insurance more affordable and drive down overall costs. Currently 18 cents of every U.S. dollar is directed toward health care.

"We're for individuals, small businesses and families that don't have access to health insurance," said Linda Gann, Western Slope Outreach Coordinator for Connect for Health Colorado, of health insurance facilitators.

Speaking at a forum hosted by the League of Women voters recently at Montrose Memorial Hospital, Gann said Connect for Health Colorado targets individuals making too much money to qualify for Medicaid, but who are not offered insurance from their employers.

"If you have employers' insurance, we're not for you," Gann said. "If you're 65, we're not for you. If you qualify for Medicaid, we're not for you."

"But we can help you get in touch with those people who can help you," Gann said.

There are no costs for the consultations, which start Oct. 1, when insurance companies release rates and start taking applications for enrollment through Jan. 1, 2014.

Those seeking to qualify in the Montrose area can now make appointments through Connect for Health Colorado's new Network Assistance office in the Montrose Chamber of Commerce building at 1519 East Main Street. The office is funded by a grant from Connect for Health Colorado to Volunteers of America, one of several Colorado organizations to receive money from Connect to Health Colorado, who is tasked with administering money funded by the Affordable Care Act. Staff members Lynn Carretta and Alicia Plantz said due to the

complexity of the application, walk-in appointments will not be taken but individuals can make in-person appointments by calling 970/252-0660.

IN OURAY AND SAN MIGUEL COUNTIES

In Ouray and San Miguel Counties, the Tri-County Health Network, created by the Telluride Foundation, received \$250,000 from Connect for Health Colorado in July to begin helping people in Ouray, Ridgway, Telluride and the West End of Montrose County select and apply of affordable health insurance plans.

Tri-County Health Network representatives are tasked with assisting rural residents, families and small businesses through, free, in-person consultations. Tri-County representatives will travel, by appointment, to meet those interested at zero cost to the applicant.

"Because of its rural nature, our region qualifies as a 'Medically Underserved Community' and 'Health Professional Shortage Area,'" said Lynn Borup, executive director of the Tri-County Health Network. "We have a large, often unhealthy, uninsured population; and it's critical that we help them enroll in insurance programs. The larger the pool of insured, the lower the rates will be for everyone."

San Miguel County residents can call Adrienne Christy or Borup at 970/708-4456 to schedule an in-person appointment. Ouray County residents can call Karen Gualtieri at 970/708-4458 to set up an appointment; Montrose County West End residents can call Thea Wagler at 970/260-2782.

Borup said those with questions can reach Tri-County Network staff and find more information at www.TCHNetwork.org, or by calling 970/708-7096; she added that "a great video" explaining the new program can be viewed at www.youtube.com/watch?v=3-Ilc5xK2_E

The application process takes approximately 90 minutes. Consultations are by appointment only, and Borup said the foundation is working with various business in Ridgway and Telluride to try and hold large community forums where lots of people can attend, enroll and apply.

"We can meet them anywhere, at the library or at a coffeeshop, whatever is convenient for them," Borup said.

"We have a 'no wrong-door policy,'" said Carretta. "That means no matter who comes in to apply for medical health coverage, we will get them through the process, whether it's Connect for Health or, if they qualify, for Medicaid. If they don't know what they qualify for, come see us and we'll figure it out. We're trying to find the young and invincible, and trying to reach them is going to be a real challenge.

Due to privacy issues, applicants enter their information just once at www.connectforhealthco.com to shop to compare rates online and determine if they qualify for government aid through tax credits and monthly subsidies.

Applicants can receive more than one subsidy depending on where they land on the government's Federal Poverty Level determination. "It's incredible" how much applicants can save, said Carretta. "We're excited to help people through the process."

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Alicia Plantz: aplantz@voa.org

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Staff:

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Ouray County (Rigway)

www.telluridefoundation.org

www.TCHNetwork.org

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Telluride and San Miguel County

www.telluridefoundation.org

www.TCHNetwork.org

970/708-4456

West End (Montrose County)

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