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## Got Health Insurance? TCHN Hosts Enrollment Fairs Throughout Region

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by [Samantha Wright](#)

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**WESTERN SAN JUANS** – Tri-County Health Network hosts a series of free health insurance enrollment fairs throughout region in the coming week, in an effort to help as many uninsured area residents as possible navigate their way through the shoals of the state’s new online health insurance exchange, Connect for Health Colorado.

The first of these enrollment fairs happens at the Ridgway Health Fair this Saturday, Feb. 1, at the 4-H Event Center. TCHN is co-sponsoring the event. “We will have Health Coverage Guides and Enrollment Navigators on hand to answer questions and set up appointments,” said Stacey Wright, TCHN’s Programs Manager.

Additional enrollment fair dates are as follows:

Feb. 3: Naturita Public Library, 2-7 p.m.

Feb. 4: Norwood Community Center, 2-7 p.m.

Feb. 5: Ridgway 4-H Event Center, 2-7 p.m.

Feb. 6: Montrose Region 10 Meeting Room, 2-7 p.m.

Feb. 8: Telluride Library, 11 a.m.-5 p.m.

People attending the enrollment fairs are encouraged to bring their own laptop computers, if possible, as well as pertinent information such as a payroll stub from the past month, a decent estimate of what their 2014 income will be, and social security numbers for each family member they want to enroll. Tri-County’s trained navigators can then walk them through the enrollment process and help smooth over bumps and answer questions along the way.

State records show that 281 people in San Miguel County, 110 people in Ouray County and 476 people in Montrose County have enrolled for health insurance so far through Connect for Health Colorado.

“Some are getting insurance for the first time and they are in their 40s,” Wright said.

The exchange, created in response to the Affordable Care Act of 2012, provides uninsured residents the opportunity to research and apply for coverage as well as

qualify for Medicaid, which was expanded under ACA to allow more low-income individuals to join it.

Although the clock is ticking, there is still time to get enrolled, said Wright. Feb. 15 is the next immediate deadline to select a private health insurance plan through Connect for Health Colorado that will take effect March 1, 2014. Open enrollment for the Connect for Health Colorado marketplace closes on March 31, and won't re-open until Nov. 15.

Medicaid enrollment, for those whose incomes are too low to qualify for insurance through the marketplace, is year-round with no open enrollment periods.

“We are recognizing it is getting down to the wire and we are trying to hold events that will work with other people’s schedules,” Wright said. “Our health coverage guides and navigators can sit down with people to help, no matter where they are in the process. We are really encouraging people to come see us during enrollment fairs to get the process started.”

It is not uncommon for people who already dove into the enrollment process to hit a snag part-way through. “We do a lot of trouble-shooting and hand-holding,” Wright said.

One of the problems with the state’s online insurance exchange and Medicaid expansion is that they were really built with a one-size-fits-all mentality, Wright explained. “But what we are finding is that there is no such thing as a cookie-cutter family anymore. The websites are very literal and there is no room for gray area. In the real world, there is no room for black and white.”

TCHN specialists are trained to trouble-shoot those tricky, sticky gray areas with skill, patience and humor, often working hand in hand with local Health and Human Services departments to steer clients toward a successful completion of their application.

“We have to talk a lot of people off the ledge,” Wright said. “Some people ask one question and that’s all they needed, and others call eight times a day for weeks, until the problem is solved.”

But, she added, “the website is working better, under most situations, than it was a few months ago. I had one client yesterday who went straight through the process in an hour.”

THCN was one of 58 groups across the state to have been selected to provide in-person assistance to customers of the new health insurance marketplace. It received a \$250,000 grant from Connect for Health Colorado in July 2013 to help residents of Ouray and San Miguel counties and the West End of Montrose County select and enroll in health insurance plans.

Toward this end, TCHN hired three Health Coverage Guides to provide active outreach in each of the three counties, meeting or speaking over the phone with

individual clients to walk them through the process of enrollment. Over the past several months, these HCG's have fielded a total of 1,785 calls.

THCN also has a fleet of Certified Enrollment Navigators, whose job is to process and enroll eligible children, pregnant women, and low-income families efficiently and effectively into entitlement programs such as Medicaid and CHP+ that were expanded under the Affordable Care Act. So far, THCN has enrolled more than 1,200 individuals into Medicaid or CHP+.

For general information about the TCHNetwork and its mission to help people enroll for health insurance, call 970/708-7096 or visit [www.TCHNetwork.org](http://www.TCHNetwork.org).

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