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NEWS

Navigating Colorado health care

[Print Page](#)

Tri-County Health Network offers presentations on insurance marketplace

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Published: Wednesday, September 25, 2013 6:06 AM CDT

The implementation of the Affordable Care Act and the Oct. 1 opening of Colorado's health insurance marketplace have created a lot of questions.

But health coverage guides from the Tri-County Health Network are ready to help local residents navigate the new and sometimes confusing system. Tri-County Health Network Programs Manager Stacey Wright will present an overview of the Colorado insurance marketplace, with a focus on the individual mandate, this week at the Wilkinson Public Library. The workshops take place Wednesday from 5:30-6:30 p.m. and Friday at 12 p.m.

Wright said her office has been fielding a lot of questions from people about the individual mandate. The Affordable Care Act requires citizens to have health insurance by January 2014 or face penalties. Those can be \$95 per adult, \$47.50 per child, \$285 per family or one percent of the family income, whichever is greater, Wright said. And those penalties will increase over time. There are certain exemptions — like being a member of an Indian tribe, or if buying insurance would be more than 8 percent of a person's income.

"Most of the people that have been contacting us are really more interested in individual mandates," Wright said. "The interest is out there."

Colorado is one of a handful of states that is offering its own health insurance marketplace where citizens can pick and choose the plans that are the best fit for them. There are currently seven insurance carriers participating in Connect for Health Colorado, Wright said. Under the new federal law, carriers must provide 10 essential benefits, which include preventive care, hospitalization, mental health and substance abuse services, prescription drugs and maternity and newborn care, among others.

Subsidies in the form of tax credits are also available through the marketplace. Prices will depend on a person's age, where they live, how many people are in their family and tobacco use.

"Anybody can shop in the marketplace," Wright said. "You can shop for something a little bit cheaper or something with more coverage."

Since the Telluride Medical Center is the only health care provider in town, Tri-County Health Network is working with TMC to create packages from marketplace health insurance companies it will accept.

Wright acknowledged that premiums might increase and health insurance could be more expensive under the new system. But as more people buy into the marketplace and more carriers offer insurance through it, prices will go down.

"We are getting benefits we didn't get before," Wright said. "The plans are better than they were before. You have a lot more choices."

Tri-County Health Network will also hold workshops Thursday and Oct. 1 at 7 p.m. at the Naturita Library; at 6 p.m. Oct. 10 and 8 a.m. Oct. 22 at the Ouray Community Center and at 7 p.m. Oct. 8 and 10 a.m. Oct. 14 at the Ridgway Community Center. Certified health coverage guide for Telluride,

Adrienne Christy, can be reached at 708-4456. For more information, go to connectforhealthco.com.

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