

## MARC NEWS RELEASE

Oct. 31, 2018



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## Marketplace open enrollment starts Nov. 1, and free local help is available.

***Consumers shopping for health insurance are encouraged to review options and enroll early.***

For consumers who need to renew their health insurance — or those without coverage — now is the time to become informed and take action. Open enrollment in the 2019 health insurance marketplace starts Nov. 1 and ends Dec. 15.

CoverKC assisters offer free, unbiased enrollment help. Despite several changes to the Affordable Care Act (ACA), navigators and certified application counselors are still available in the Kansas City metro to help consumers review plan options available through HealthCare.gov, find out if they qualify for financial assistance and navigate the application process.

“Saving money on health insurance is still possible,” said Jim Torres, marketplace program manager at Samuel U. Rodgers Health Center and co-chair of the CoverKC Coalition. “The marketplace continues to offer tax credits and other financial assistance to help lower monthly premiums, co-pays and out-of-pocket costs to consumers who qualify.”

Health care officials encourage consumers to research exactly what a health plan covers before they make a choice. Some plans offered outside the marketplace, such as short-term, limited duration or association health plans, are not eligible for financial help and may not offer consumer protections for pre-existing conditions or free preventive services.

“If you buy a so called ‘skinny’ plan and then get sick, you could experience sticker shock,” said Molly Moffett, program director for the Kansas Assistors Network and CoverKC Coalition co-chair. “Many skinny plans don’t cover pre-existing conditions or prescription drugs, and some cap coverage, potentially leaving buyers with huge medical bills.”

Consumers who currently have marketplace coverage should review last year's application, make any needed updates and compare new plans during open enrollment. More affordable options that better fit a family's needs may be available.

In Wyandotte and Johnson counties, consumers can choose from two insurers: Medica and Centene, which is selling Kansas plans under the name of Ambetter from Sunflower Health. In Miami and Leavenworth counties, Medica, Ambetter and Blue Cross Blue Shield of Kansas are offering Marketplace plans. In Platte, Clay, Jackson and Cass counties in Missouri, Medica will now offer plans on the Marketplace and Centene continues to sell Ambetter plans from Home State Health. Cigna is also selling plans in those four Missouri counties, plus Ray County.

Use the following checklist to gather the information needed to apply for coverage:

- Username and password for your healthcare.gov account, if you already have one.
- Social Security numbers for everyone in your household.
- Dates of birth for everyone who will be covered.
- Proof of immigration status, if applicable.
- Recent pay stubs for those who work in the household or a 2016 federal income tax return for those who are self-employed.
- Information about any health insurance you or a family member can get through a job.
- Names of doctors and prescriptions, including dosage amounts.

Trained navigators and certified application counselors from the CoverKC coalition offer free, in-person assistance throughout the Kansas City region. To schedule an appointment with an assister near you, call United Way 2-1-1 or visit [www.CoverKC.org](http://www.CoverKC.org).

CoverKC Coalition members include area health care organizations, the United Way of Greater Kansas City and the Mid-America Regional Council. Funding support for the coalition comes from the Health Care Foundation of Greater Kansas City and the REACH Healthcare Foundation.

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