

Health Care (submitted by Harriette Seiler, April 1, 2021)

The federal government is encouraging sign-ups in the ACA marketplace highlighting subsidies provided by The American Rescue Plan. The deadline to enroll or change one's plan has been extended to August 15, 2021 (<https://www.healthcare.gov/quick-guide/dates-and-deadlines/>). Premiums have been decreased, subsidies and/or tax credits increased. Individuals who are now uninsured, or who may have considered coverage unaffordable in the past, are urged to check the costs of marketplace plans today. On the site listed above, you may enter your own information. Persons currently on an ACA (silver, bronze, etc.) plan might wish to select a different option. The newly released "rules" will be in effect for two years.

Lower-income persons and families may be eligible for a subsidized marketplace plan.

The Kentucky Center for Economic Policy has reported that the relief bill's provisions mean that many who earn between 139% and 150% of the federal poverty level (\$17,900 - \$19,320 for an individual) can find plans with zero premiums, and, in our state, those with income below 138% of the poverty level are Medicaid eligible. (Patrick, M. 2021, March 27. Special open enrollment period . . . . *Kentucky Health News*. <https://tinyurl.com/3u2fath2> )

To be eligible to enroll in health coverage through the ACA Marketplace, you must live in the U.S., must be a U.S. citizen or national (or be lawfully present), cannot be incarcerated, cannot have coverage through Medicare.

Let the buyer beware! Persons planning to buy a policy should check the size of the deductible as well as the premium; a too-high deductible may keep one from seeking needed care, i.e., make your policy virtually unusable. Beware of "skimpy plans" with limited coverage being sold by various non-governmental private insurers.

While there are factions within the League that support reforms such as Medicare for All, LWVUS has yet to adopt that position. LWV.org currently posts the following re health reform: *"The U.S. health care system should provide a basic level of quality health care at an affordable cost to all U.S. residents. . . . Health care policy goals should include the equitable distribution of services and delivery of care, advancement of medical research and technology and a reasonable total national expenditure level."*