

Find your way through the Affordable Care Act thicket

By Jim Cornelius
News Editor

Former President Bill Clinton startled a lot of folks last week when he noted the frustrations of working people “caught in the middle” by the Affordable Care Act:

“So you’ve got this crazy system where all of a sudden, 25 million more people have healthcare and then the people that are out there busting it — sometimes 60 hours a week — wind up with their premiums doubled and their coverage cut in half,” he said. “It’s the craziest thing in the world.”

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— Bill Clinton

In Sisters Country, the “crazy” is compounded by confusion over what

insurance carriers are leaving, who is staying, and what they are offering.

Local insurance agents have put in hours and a lot of work to fully understand the system and help local people in Sisters navigate it so that they can get the coverage they need at a price they can manage. That’s particularly valuable at the moment: November marks the open enrollment period for the Affordable Care Act.

It’s important to note that consulting with an agent is free to you — you aren’t charged a fee for service. That makes it an easy call to get help figuring out where you need to go and what you need to get.

Tammy Taylor of Fullhart Insurance in Sisters notes that an agent can help you ask the right questions so you know whether you qualify for a subsidy under the ACA.

Your options in terms of plans will be limited, she notes.

“In Deschutes County, no matter what provider, they’re only going to offer a standard (bronze, silver or gold) plan,” she told *The Nugget*.

And you’ll need to determine whether your current carrier will be available to you.

“MODA clients, yes, we will have to find them a new carrier,” Taylor said.

If you handle things in a timely fashion, your new carrier picks up immediately after your current plan expires. Best get on it.

“We would rather do enrollments in November for the January 1 effective date rather than the last two weeks of December,” Taylor noted.

Working with an agent can also avoid glitches in a complicated system.

“We can also make sure that the application is correct,” Taylor said.

Linda Alldredge of Country Financial in Sisters is part of a state grant to act as an “enrollment center.” She, too, urges people to get an appointment and get help navigating the system.

You can do it by yourself, she says.

“Some people can really dig in and they’re as good as I am at it,” she says.

But if you don’t have time, or are uncertain about your

status and needs, the system is too complicated to navigate quickly and easily.

“People shouldn’t have to be a PhD in this,” Alldredge said. “It shouldn’t be anywhere close to being this complicated.”

But it is.

Alldredge says she is particularly concerned for those with chronic or severe conditions who can’t risk any interruption in their care and a lapse in their coverage.

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— Tammy Taylor

She recommends that people call early, make an appointment, and bring along doctor information so she can make sure doctors will accept the plans they are signing up for.

A lot of people may need to change their carrier.

“The most honest answer I can give you is we don’t know the number,” Alldredge said.

Where the system goes from here is unclear. Don Fullhart notes that there are pressures on carriers in Deschutes County, which is what created the concern over who would stay and who would go and how much coverage would be available in the first place. In the Valley, there is more hospital competition, and a bigger customer base.

Alldredge sees extraordinary advancements in healthcare in the near future — but access to those advances will be complicated.

“It’s the getting from here to there — it’s going to be a year-to-year thing,” she said.

Her goal is “to be there for people every year as much as I can be there.”

That’s the goal at Fullhart Insurance, too.

“We want to bring value to it,” said Don Fullhart. “And the money is the same whether they come to us or not.”

As Tammy Taylor put it, “we’re here to help people.”

And as long as ACA remains “the craziest thing in the world,” folks in Sisters Country will need the help.

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An internationally renowned speaker and motivator and accredited life coach, Kelly is especially adept at working with young people who may be struggling to find their footing and their path in life. She notes that sometimes it’s easier for a teen to really talk to someone who is outside the family dynamic or the friend network — someone they



can trust, but who has a little different perspective on where they stand in the world.

If you or someone you know needs some tools to renew, grow and thrive, contact Kelly Davis Martin at Achieve Wellness.



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Advantage Dental

Advantage Dental is committed to the dental health of the Sisters community. To that end, they have opened a new pediatric clinic this month in the school-based clinic next to the high school.

Dr. Sara Post will be the new clinician. She and her husband, Dr. Andrews (also an Advantage Dentist), recently moved to Sisters.

They are focusing on prevention this month with sealant programs for kids and teens to help prevent tooth decay, as well as sport mouth-guard fabrication. Call for scheduling.

The clinic offers a full range of services including zoom whitening, crown and bridge fabrication, dentures, esthetic dentistry, endodontics, extractions and mini-implants for either implant-supported



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