

Donnerberg offers Hillsdale merchants a crash course in healthcare

OBAMACARE 101

By Erik Vidstrand
The Southwest Portland Post

Enrollment for new national health insurance options has begun! The Affordable Care Act (ACA), also known as Obamacare, provides more options for health insurance.

Oregon Health Plan (OHP) will be available for many more clients and others will be able to buy subsidized health insurance plans.

Undoubtedly, as a business owner or employee, questions are arising about how to enroll, eligibility, Fast Track enrollment, and more. And on top of it all, the government website has been full of bugs and is being repaired.

Lyndsey Donnerberg, of Client First Group, Inc., was on hand at the October Hillsdale Business Association meeting to help small business owners navigate the system.

First, it is a misconception that all businesses have to provide health insurance for their employees. If your business has less than 50 full-time employees, no group plan is required.

If your business already has a health plan in place, you need do nothing.

Large employers (greater than 50 employees) must offer fulltime employees, and their dependents, the

"Employee Mandate" (also known as "Pay or Play") but have until January 2015 without any penalties.

Of course, employers are still encouraged to maintain health coverage in 2014, but there won't be any penalties in 2014 for not meeting the "employee mandate".

For individuals, self employed, sole proprietor, or employees in small businesses who don't have insurance, have many options and tax credits are available. This applies to over half of Oregonians.

A small employer has the choice of offering coverage directly with a carrier or through the insurance marketplace called Cover Oregon.

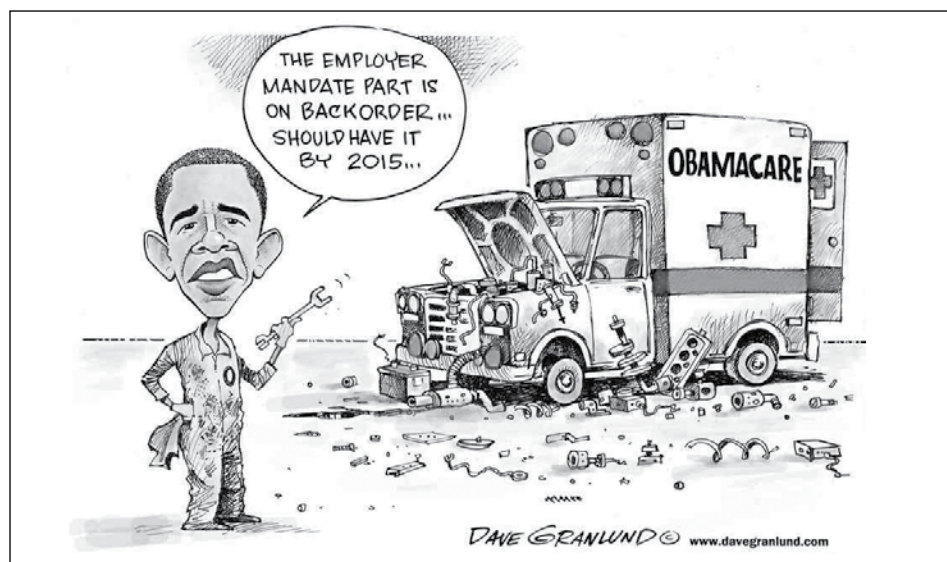
Cover Oregon is taking enrollments for Jan. 1, 2014, by hand until the computer glitches are fixed.

"Individual carriers participating with Cover Oregon, at the moment," Donnerberg explained, "include Kaiser, HealthNet, LifeWise, Moda (formerly ODS), Pacific Source, and Providence."

Client First Group encourages a small business owner to discontinue group plans and consider pay raises to account for the premium savings. This places the employer out of the decision making and administration process.

It gives employees and their families the ability to shop through Cover Oregon and take advantage of any financial assistance available. This allows employees and owners to plan decisions that fit their personal needs.

The uniqueness of this plan is



that there is *no refusal for pre-existing conditions*.

If you're still with me, there are many other rules and details and this article cannot fully cover everything.

"Please be patient!" Donnerberg stressed. "This is a very big endeavor and everyone is frustrated from President Obama on down!"

As is any health insurance information, all employers were not willing to discuss the intricacies of their coverage offering.

Local employers this reporter spoke to are either are too small and it doesn't apply, or were still working out details.

Mike Roach, owner of Paloma Clothing in Hillsdale supports the reform. In fact, he advocated for it in front of the US Senate committee in April 2008.

Roach has lent his voice to the Small Business Majority, a separate organization that supports the Af-

fordable Care Act. They discussed how the law has already begun to help small business owners through small business tax credits, rate review, the Medical Loss Ratio provision, and more.

Roach also belongs to the National Federation of Independent Businesses, a Tennessee based lobbying group, which joined 26 states in challenging the 2010 Affordable Care Act which is fighting the measure.

"Use a broker. The broker does not cost the consumer anything," Roach said. "And don't be fooled by scam artists. The broker acts like the travel agent and gets reimbursed by the insurance companies"

"Call anytime," Donnerberg whispered. "Really."

For more information, please contact Lyndsey Donnerberg at Client First Group at 503-597-6332 or lyndsey@clientfirstgroup.com or drop by Paloma Clothing to find owner Mike Roach.

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