

# Cover Oregon fiasco may leave small businesses out in the cold

## OBAMA CARE 102

By Erik Vidstrand  
The Southwest Portland Post

Despite the failure of the Cover Oregon website, more than 20,000 Oregonians filled out paper applications and enrolled in private plans for health insurance coverage under the Affordable Care Act that began Jan. 1.

But can small businesses qualify for the federal tax credit if the Oregon exchange isn't functioning?

Carriers are working diligently to log new-enrollee information into their computer systems so that customers can be contacted in a timely manner.

However, the volume of work has been substantial. It can take about a week between the time Cover Oregon delivers information on a new enrollment to a carrier and the time that data will show up in the carrier's customer-service database.

Additionally, carriers have notified Cover Oregon that they will offer consumers extra time to make premium payments for January coverage. Because of the extension of the enrollment date (which was January 6) and the volume of new enrollees, premium payment deadlines will also be extended.

One should contact their client's carrier to learn the new extension date.

Lyndsey Donnerberg, a broker with Client First Group, spoke to both the Hillsdale and Multnomah Business Associations last fall. See footnote.

She spelled out the process for small businesses and individuals to proceed with enrolling in a health plan. "The rollout of the Cover Oregon [website] was definitely not as expected," Donnerberg said. "It was nothing like I had described at the business association meetings!"

There are rumors, and some news reports, that Cover Oregon might close down due to all its website issues. It would then refer folks to the national program: HealthCare.gov.

At press time, Cover Oregon continues to communicate with the agent community that everything is moving right along but news reports from the *Oregonian* and the *Lund Report* paint a different picture.

"My understanding is that if the portal is not up and running by April 1," Donnerberg stated, "other options will be explored."

"This could be the federal site or piggybacking onto another state's working exchange."

When Donnerberg was asked if there was anything the public should be aware of, she replied that Cover Oregon is currently processing applications manually. "It is important to note that there is a finite amount of time that Oregonians have to enroll in coverage for 2014," Donnerberg warned.

"Open enrollment will close on March 31, so, if Oregonians want an opportunity to apply for financial assistance and/or avoid the penalty, they should complete the Cover Oregon application or apply directly with a carrier just as soon as possible."

Wanting more in-depth information and curious how consumers,



Lyndsey Donnerberg, a broker with Client First Group, said that the Cover Oregon website may never get up and running.

providers, and agents were managing, *The Post* contacted Donnerberg. What follows are excerpts from that interview.

**Q: Are consumers, employers, or providers frustrated?**

**A:** Consumers have been extremely frustrated and I would say most of this has been rooted in the slow processing of applications, the long hold times on the phone at Cover Oregon, and the misinformation given once they did get someone on the line.

I think that there were many people that gave up. Those who had the time and were persistent definitely reaped the reward.

**Q: Is there a cost?**

**A:** While this is a no premium/no cost program, there is very little information available to consumers and agents on how to access care in

this environment.

Financial assistance is real and has helped many families with the price tag of their health care. As an aside, many Oregonians were expecting a premium tax credit that allowed them to "shop" for a plan with the carrier and benefits that best suited the needs of their family only to find out that they were eligible for the Oregon Health Plan.

**Q: What about the employers?**

**A:** There were many small employers who were disappointed that they were not able to provide their employees the plan/carrier choices promised by Cover Oregon.

I don't anticipate that this area of the Cover Oregon portal will ever get up and running, at least in the way that it was meant to.

(Continued on Page 7)

## POST A TO Z BUSINESS CARD DIRECTORY 503-244-6933

**"WE MAKE HOUSES HAPPY!"**  
Sarah Anderson, 10

**Stan Anderson Builders, LLC**  
SPECIALIZING IN KITCHENS, BATHROOMS & ROOM ADDITIONS.  
Call today for an appointment:  
**503-901-1009**

STAN ANDERSON BUILDERS, LLC  
WWW.STANANDERSONBUILDERS.COM  
STANANDERSONBUILDERS@MSN.COM

STAN ANDERSON  
CCB#156713

**CZ BECKER COMPANY**  
**WOOD FLOORS**  
A Family Owned Business Since 1982



- Restoration Repairs & Refinishing
- State of the Art Dust Containment
- Installation of New Wood Floors
- Environmentally Friendly Finishes

**503.282.0623**  
**czbecker.com**

CCB #48132

**Castle Veterinary Services**



We are available for house calls 7 days a week.

**www.castleveterinaryservices.com**  
**(619) 823-2742**

**KEITH DAVIS CONSTRUCTION, LLC** *Over 30 years experience*



- KITCHEN & BATHROOM REMODEL
- HISTORIC & WHOLE HOUSE RENOVATION
- DECKS, WINDOWS, MAINTENANCE & MORE

503.329.9212 | kdcllc@mac.com  
keithdavisconstruction.com | CCB#173455

**Fox Accounting & Tax Services, Inc.**  
**(503) 246-6994**  
10151 SW Barbur Blvd., Suite 106D, Portland, OR 97219  
connie@foxaccountingandtax.com

Enrolled Agents with over 20 years experience providing **Tax Preparation** and accounting services to individuals and small businesses. Let us put that experience to work for you. LTC 5289C

  
Connie Fox, EA

Decks • Stairs • Rails • Trellises • Screens • Benches

**DECKS**

**I live in the neighborhood. CCB#173192**  
Davis Hart • 503-888-4342 • DecksbyDavisHart.com

Ann Slocum-Edmond  
*Optometric Physician*

Heather Dudzik  
*Optician*

Annie Wolf  
*Optometric Physician*

**HILLSDALE EYE CARE**  
1522 SW SUNSET BLVD  
PORTLAND OREGON 97239  
PH 503-473-8039  
FAX 503-473-8952  
WWW.HILLSDALEEYE.COM

**YOUR NEIGHBORHOOD HANDYMAN**  
*20 years in Multnomah Village!*

**"Call Kenny!"**  
Kenneth S. Morse CCB License #195820

  
**503-939-5452**  
morseks@aol.com  
Excellent SW Portland references

Tree pruning & preservation  
Tree & stump removals  
Arborist reports & Consulting

**MULTNOMAH Tree Experts, LTD.**



**Peter Torres, M.F.**  
ISA Certified Arborist (PN-650B)  
CCB #154349  
Southwest Portland, Oregon

**(503) 452-8160**  
Peter@MultnomahTree.com  
www.multnomahtree.com