

# The Asian Reporter

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**MY TURN**

■ **Dmae Roberts**



## Sign up

I renewed my application for the Affordable Care Act (ACA), also known as Obamacare, on the first day of open enrollment. Good news: It's much easier than in previous years.

In the first year, 2014, signing up proved difficult. The ACA was new, uncharted territory for all Americans. In Oregon, we were supposed to sign up through the Cover Oregon website instead of the national one, <[www.HealthCare.gov](http://www.HealthCare.gov)>. The Cover Oregon site failed due to technical issues. Luckily, I found an insurance agent who helped me submit my application materials by fax so I had insurance in 2015.

When I applied online at <[www.HealthCare.gov](http://www.HealthCare.gov)> in the second year, there was a bit of a learning curve, but it proved to be a lot easier. Last year and this year, it only took a couple hours to update my previous application and select a plan. Most of the time was spent researching new plans and checking that my primary-care doctor carried that insurance.

The 2018 plan I selected isn't as good as my 2017 one because it has a higher premium and deductible, but it's still better than before healthcare reform. At that time, as self-employed workers in 2013, my husband and I had an insurance premium that was twice what we'll pay in 2018. Back then, our health insurance — which had a \$5,000 deductible — in reality only covered emergencies. So I'm still pretty satisfied with our new 2018 plan and relieved that Richard and I are covered for another year. I'm also grateful that our income level again qualified us for a tax credit.

I wonder about the continued threats to cut the ACA by the White House and members of congress. Although they've been unable to repeal the ACA, I noticed they've put up obstacles to dissuade people from signing up. I worry that these factors will cause higher premiums next year.

One of the obstacles is the open enrollment season. This year it was cut in half to just 45 days. This means that rather than having until the end of January to enroll, the last day is now December 15.

The Trump administration cut back on funding for navigator groups, which helped young and low-income people, as well as people of color, enroll. The budget for advertising to inform people about signing up was also drastically reduced. Another change the administration instituted was to declare a maintenance period on the <[www.HealthCare.gov](http://www.HealthCare.gov)> website from midnight to noon on Sundays

during much of open enrollment.

Given the shortened enrollment period, I encourage people to sign up well in advance of the December 15 deadline. Using the website is pretty easy and general information is available by contacting the marketplace call center on the 24-hour, toll-free hotline, 1-800-318-2596. To find an insurance agent or broker, visit <[www.HealthCare.gov](http://www.HealthCare.gov)>. Another option to obtain assistance is to contact the Oregon Health Insurance Marketplace at <[www.OregonHealthCare.gov](http://www.OregonHealthCare.gov)> or 1-855-268-3767.

In addition, enrollment help in person is available at area libraries. The Multnomah County Library is offering free clinics at various branches through December 14. Language assistance is available if it is requested at least 48 hours before the clinic date. To learn more, or to register, call (503) 988-5841 or visit <[www.multcolib.org/events/health-insurance-information-enrollment-assistance](http://www.multcolib.org/events/health-insurance-information-enrollment-assistance)>.

Washington County Cooperative Library Services is providing assistance with individual, drop-in consultations through the Senior Health Insurance Benefits Assistance (SHIBA) program for the ACA as well as Medicare, Medicaid, and CareOregon (also known as the Oregon Health Plan). SHIBA representatives are available at the Beaverton City Library (12375 S.W. Fifth Street) on Mondays from 10:00am to noon. For more information, call (503) 644-2197 or visit <[www.beavertonlibrary.org](http://www.beavertonlibrary.org)>.

The clinics are helpful, especially to people with language or literacy considerations or those without access to a computer or the internet. People who live in other counties in Oregon should contact their local library for available workshops.

Whatever the method, be sure to sign up for some type of health insurance for 2018. Otherwise, there is a penalty of \$695 per adult, or up to 2.5 percent of one's household income, or more. And the penalty may go up next year.

From my lower middle-class consumer point of view, the ACA has been a lifesaver. Based on recent reports about the surge in signups the first few weeks, many Americans perhaps share my perspective as well. While the ACA is far from perfect and needs to be improved, numerous Americans, especially people who are self-employed and those who have pre-existing conditions, rely on the ACA to obtain healthcare insurance. I hope we continue to be covered in the future.

*Opinions expressed in this newspaper are those of the authors and not necessarily those of this publication.*

**Wondering what events are going on this week?**

Check out The Asian Reporter's Community and A.C.E. Calendar sections, on pages 10 and 12.