

The Unknown Workaround To Healthcare.gov



(Photo credit: Mike Licht, NotionsCapital.com)

At midnight at the beginning of October 1, I logged onto Healthcare.gov with gleeful anticipation. Throughout the evening on Twitter, healthcare writers joked how we would be responsible for bringing the web site down, all in satisfying our curiosity and the need to write an article. As we all know, it ended up not being a joke. The site went down immediately, and has been the subject of much ridicule since.

The worse part of this fiasco? We know millions of people want to shop for coverage, and they are unable to do so through healthcare.gov. On Friday, the administration announced a private firm would take over fixing the broken website and actually set a target date for the fix by the end of November. Because of the website delay, any penalties for not having insurance coverage have now been pushed to March 31, 2014, which should give people plenty of time to purchase their coverage.

But what if you want coverage by January 1st? There are two groups of people who are keenly interested in the availability of good health insurance coverage – those who are uninsured and those who are paying a lot of money for their current insurance. One fix that has been made to the healthcare.gov site? You can now see the plans and the cost of the plans. Many people who have individual insurance have discovered the plans through healthcare.gov are less expensive than their current plan and they want to make a switch. **So What Is The Workaround since the website doesn't work? YOU CAN USE A HEALTH INSURANCE AGENT TO BUY QUALIFIED INSURANCE.**

The administration currently suggests four options:

1. Submitting an 11 page paper application that is very cumbersome and doesn't really sign you up for coverage – there are no policies to pick from in the application and it appears all the paper application does is check your eligibility for tax credits.
2. Filling out the online application at healthcare.gov. It was announced by the White House this morning that the application is fully functional. Of course, it still doesn't share information about the policies. And I just tried to log on at 1:30 p.m. EDT – the site is not working. Don't over-promise and under-deliver.
3. Apply by phone at 1-800-318-2596. I tried this option Sunday. A young man answered shortly and was super-nice. He stated he would help me fill out the same application that is available online. It would then take one to two weeks to receive information about my plan choices. I already knew I did not qualify for premium tax credits and just wanted to know about the plans. He couldn't provide this information to me.
4. For in person help, you are referred to a Navigator or certified application counselors. Bad news – they know just as much as anyone else, which is pretty much nothing. They will take your application, and as I stated in option #1, the only thing the application does is determine if you qualify for a premium tax credit. You still cannot sign up for a policy.

Only after I questioned him directly about my options, the kind healthcare.gov phone person told me that I can buy the plans available on healthcare.gov through a health insurance agent. He also suggested that I still

complete the application through healthcare.gov or through a Navigator because I may qualify for assistance. I told him over and over that my income is over 400% poverty level, so I know I won't qualify for assistance. He inadvertently was going to waste my time and some Navigator's time.

Important facts you need to know about purchasing coverage:

1. If your income is **over** 400% poverty level, don't bother with healthcare.gov at all. The only reason you need to go through healthcare.gov is if you qualify for a premium tax credit. If you make over 400% poverty level, you do not qualify for a premium tax credit.
2. **HOWEVER**, if you make **over** 400% poverty level, and have individual insurance coverage, you should look at the new policies. For many people, the new policies provide better benefits at a less expensive price. Talk to a health insurance agent near you for quotes. Right now, the agents can share with you all of the policy provisions, deductibles, and co-pays. On healthcare.gov, all you can see right now are the premium charges.
3. If your income is **under** 400% poverty level, you may qualify for premium tax credits to purchase insurance and **MUST** purchase your insurance from the exchange to receive the credit. The good news – insurance agents sell the exchange policies, and it is probably easier to go through an agent than it is to use healthcare.gov. The key – make certain you use a reputable agent, which I will discuss shortly.
4. The insurance costs the same for you whether you go through healthcare.gov or whether you go through an insurance agent. Yes, the agent gets paid to provide this service, and it doesn't increase your premium – it is money the insurance company would have kept anyway.
5. Policies are also available off the exchange. These are all guaranteed issue, have all the essential benefits, and same pricing as policies on the exchange. You are still able to purchase HSA qualified plans, and they will meet the minimal essential coverage requirements. Policies without essential benefits that do not meet minimum standards will not be sold after December 31, 2013.

These options were verified by a local Florida insurance agent, Angie Koury Lieb of George Koury and Associates Insurance. Right now, her company is helping people with pricing, arranging policies for those over 400% poverty level, and keeping a list of everyone under 400% poverty level so they can provide assistance as soon as the exchange is functioning well. Ms. Lieb offers three points of advice for people using a health insurance agent:

1. Make certain the agent is reputable and licensed in your state.
2. Ask the agent to show you all of the policies available because that agent may have an incentive (such as bonuses) to offer one company's policy over another company.
3. If you are in doubt, you can compare the policies on healthcare.gov with what your agent shares with you in regards to your options.

I have a feeling working with a reputable agent with years of training is a much better option than working with a Navigator who has to follow a script and who has just received minimal training. The administration would do well by adding a fifth option to healthcare.gov – call a reputable insurance agent.

*** Addendum – I was informed by one reader that some agents did not have access to policies. This may vary from state to state. Agents, please chime in and let us know your status! This is important for a lot of people. Questions, comments? Post here, reach me on Twitter [@CarolynMcC](https://twitter.com/CarolynMcC), or at Carolyn.mcclanahan@gmail.com.