



NEWS

For Immediate Release

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HEALTH INSURANCE MARKETPLACE ENROLLMENT PERIOD OPENS

Arkansas Hospital Association urges uninsured to sign up for affordable insurance plans

LITTLE ROCK, Ark. (Nov. 17, 2014) – The Health Insurance Marketplace opened for business Saturday, Nov. 15, and health advocates are hoping that the state’s 400,000 uninsured residents will begin signing up for health insurance plans through the federally sanctioned Marketplace.

Through the Marketplace, residents can purchase insurance plans that can be made more affordable by tax credits allotted based on income level and family size. Some residents may be directed to enroll in the Arkansas Private Option, a plan that uses federal dollars to buy private health insurance for residents with minimal income. The private option is this state’s answer to Medicaid expansion.

“Even if you’re a healthy person, there are so many times when we need to see a doctor,” said Bo Ryall, president and CEO of the Arkansas Hospital Association. “Without health insurance, many people just put off going for fear they won’t be able to pay. It’s our goal to see that every person is able to get the medical care they need when they need it.”

According to the Kaiser Family Foundation, 16 percent of Arkansans are uninsured and stand to benefit from one of the plans. Federal law now requires that all residents have health insurance or face penalties. The law also makes it illegal for any insurer to deny coverage based on pre-existing conditions and requires that every plan cover benefits deemed essential. Some examples include preventive services, prescriptions, hospitalization and emergency services.

Citing a study released last month by the Kaiser Family Foundation, Ryall notes that an estimated 1 in 3 Americans report having difficulty paying their medical bills within the past year. The study also found that in 2013, only 33 percent of uninsured adults reported a

preventive visit with a physician in the last year, compared to 74 percent of adults with employer coverage and 67 percent of adults with Medicaid.

“People without health insurance are at higher risk for preventable hospitalizations and for missed diagnoses of serious health conditions,” Ryall said.

The Health Insurance Marketplace can be found online at HealthCare.gov. Uninsured Arkansans can compare plans before purchasing and are not required to create an account to do so. Also on the website is a searchable database for those who want to find local in-person assistance enrolling. Those without Internet access can reach the Health Insurance Marketplace by calling 1-800-318-2596.

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About the Arkansas Hospital Association

The Arkansas Hospital Association assists 104 member hospitals in Arkansas through advocacy, education, quality improvement and policy analysis. The Healthcare Financial Management Association is a national nonprofit membership organization for health care financial management executives and professionals.