

Health Law and Policy Update:

October 18, 2013

Open enrollment day 18

Individuals and small businesses can now shop for health insurance through [Connect for Health Colorado](#), Colorado's new health insurance marketplace. Coverage begins January 1, 2014.

This week's updates:

- [Press Conference: Amendment 66 and health care \(October 22\)](#)
- [Connect for Health Colorado releases week one enrollment numbers, interest high](#)
- [Government reopens as Obamacare remains intact](#)
- [Obamacare Frequently Asked Questions: Part III](#)

Press Conference: Amendment 66 and health care (October 22)

What: The Yes on Amendment 66 Campaign is hosting a HEALTH CARE press conference to highlight that the health community believes in the need to invest in our schools.

When: Tuesday, October 22nd at 12:30

Where: Civic Center Park, Denver

Please join the Yes on Amendment 66 Campaign and show that Colorado believes in a good health care system AND good public schools to help create a healthy community.

Connect for Health Colorado releases week one enrollment numbers, interest high

On Monday, Connect for Health Colorado (C4HCO) - Colorado's health insurance marketplace - held its first board of directors meeting since officially opening its doors for business October 1. At the meeting, C4HCO staff released [enrollment data](#) from its first official week of operation. Between October 1-7, 18,174 accounts were created and nearly 163,000 unique visitors used the shopping web portal. CCLP believes these numbers are very encouraging and indicate that interest is high. Moreover, these numbers indicate awareness that a new opportunity exists to shop for and obtain health coverage.

As of October 7, 243 individuals were enrolled in a new health insurance plan through Connect for Health Colorado. While this number may appear somewhat low, CCLP believes many individuals may be taking their time and are primarily shopping and comparing their options at this point. After all, shopping for insurance is inherently complicated and coverage purchased between October 1 and December 15 will not

become effective until January 1. In addition, people that purchase health insurance now will have to pay their first month's premium as soon as the health plan bills them, so many may decide to wait until closer to the date when they will actually have coverage. (We remind readers that you must purchase by December 15 in order to have coverage by January 1).

Other states who opted to establish their own insurance marketplaces are also experiencing high levels of interest. The Washington Post [reported](#) today that 100,000 Californians are in some stage of enrolling in health insurance through the state-based marketplace. Washington, New York and Kentucky also report great success during their early days of enrollment.

Over the days and weeks to come, it will be important to keep in mind that Colorado decided to take a different approach by developing its own state-based health insurance marketplace. Recent reports, such as this [article](#) from CNN, indicate significant technology hurdles and user interface glitches in the federal insurance marketplace. However, this impacts only those states that relied on the federal government to develop and operate their marketplaces - not Colorado.

Government reopens as Obamacare remains intact

On Wednesday, Congressional leaders reached a deal to reopen the government and raise the nation's debt ceiling. With the President's signature early Thursday morning, the new law funds the federal government through mid-January and leaves the Affordable Care Act funded and intact.

Some Republican Senators and Representatives had demanded that any deal include provisions to defund, delay, or repeal all or part of the health reform law. But the final [deal](#) (see page 9) includes only a small provision requiring that the federal government verify the income of all individuals who receive tax credits to purchase insurance through the new health insurance marketplaces. The federal government already verifies the income of many applicants for tax credits.

The new income verification provision is expected to have no impact on Connect for Health Colorado, our state's health insurance marketplace. Connect for Health Colorado already verifies the income of all applicants for tax credits whose reported income is significantly lower than their income from the previous year.

Importantly, the final deal did not include many of the other proposals to delay or repeal other provisions of the health reform law. The Medical Device Tax, which helps provide more than 20 billion in revenue for the health reform law, was not repealed, despite intensive lobbying efforts to eliminate the tax. Earlier this week,

CCLP and more than 100 national and state organizations sent a [letter](#) to members of Congress opposing the repeal of this tax.

Most importantly, the overall law, including the Medicaid expansion that will take effect in January in Colorado, remains funded.

The [final deal](#), passed into law as the Continuing Appropriations Act of 2014, provides funding for the government until January 15 and raises the debt ceiling until February 7th.

Read more about the deal to reopen the government from the [New York Times](#). The [full text](#) of the new law is available from the Government Printing Office.

Obamacare Frequently Asked Questions: Part III

As Coloradans continue to shop for and purchase health insurance through Connect for Health Colorado, CCLP continues to answer questions from individuals and families who want to learn more about the health reform law.

Q. Can I purchase a Medicare Advantage Plan through the marketplace? What about a Medicare supplemental plan?

A. No. Medicare recipients cannot purchase Medicare Advantage plans or Medicare Supplement plans through Connect for Health Colorado. While the health reform law strengthened Medicare benefits for seniors and other Medicare beneficiaries (see this [report](#) from CCLP), the law does not affect Medicare open enrollment or the purchase of Medicare supplement plans. Earlier this week, the New York Times [reported](#) that the rollout of the health insurance marketplaces is causing confusion for some Medicare recipients.

Medicare Open Enrollment began on Tuesday and continues through December 7th. Find out more on the [web](#) or by calling 1-800-MEDICARE. Medicare has also developed a helpful [fact sheet](#) to answer questions about the new marketplaces and Medicare.

Q. Why do people keep raising questions about coverage through the Exchange for Members of Congress?

A. The question of "equal treatment" in Exchanges for Members of Congress and their staff came up again during the budget debate. CCLP has written about this issue in [previous updates](#). In brief, the Affordable Care Act requires Members of Congress and their staff to get their health insurance through health Insurance Exchanges. Currently, the federal government pays about 72 percent of the cost of

health insurance for lawmakers and staff and it was not clear whether that would continue under the ACA. It is clear that Members and staff are not eligible for tax credits for the purchase of health insurance. A couple of months ago, the Office of Personnel Management issued a proposed rule clarifying that the federal government could continue to make contributions to health insurance for Members of Congress and their staff. While some argue that this is special treatment for Congress, in fact, it places Members and staff on what is essentially an equal footing with any other American who works for a large employer. Those who were arguing to take away the employer contribution for Members of Congress and staff were arguing that they should not get the same assistance now available to every other American, whether through their employer or through Exchange tax credits.