

HOUSTON  CHRONICLE

GRAY MATTERS

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The magic number for Texas' uninsured

It's 15: December 15, February 15, and April 15

By Ken Janda, special to the Houston Chronicle December 9, 2014

In this holiday season, I am beginning to feel hope for the 6 million uninsured Texans. A growing number of organizations support a Texas solution to covering low-income Texans, to be brought to the Texas legislature in January. And just in the past few weeks, over a million folks nationally, including thousands in Houston, have signed up for health insurance at www.healthcare.gov. These folks know a secret most people don't: Between now and February 15, people can lock in health coverage for 2015 — not simply health insurance, but medical bankruptcy insurance.

Do you know what they know?

Did you know an Affordable Care Act (ACA) or "Obamacare" health insurance plan caps your annual out-of-pocket healthcare expenses at around \$6,600 a person? Medical expenses have been the number one cause of personal bankruptcies for years, and today a simple health policy can protect you. Now, the ACA can't protect you if you are uninsured — uninsured Texans still run many risks — but relatively inexpensive health care coverage via the Health Insurance Marketplace (www.healthcare.gov) not only helps protect your health, it helps protect your wealth.

Here's a real-life example: Several "silver" health plans for a 40-year-old Houstonian carry a monthly premium of about \$250, before any financial assistance or subsidies are applied. (It's about \$220 if you're 30.) After subsidies, it might decrease to \$150 or even \$75 a month. But let's say you make enough money that you're not eligible for subsidies: \$250 is still a good deal for coverage and protection, particularly since it includes access to primary care physicians, nurses, clinics, medicine, specialty groups, mental and behavioral health care, hospitals, and more. Yes, you'll have some out-of-pocket expenses, but they're capped. An ER visit in January? \$400, and overall out-of-pocket expenses for 2015 are capped at \$6,600 for this plan.

MORE INFORMATION

Ken Janda is president and CEO of Community Health Choice, a Texas Managed Care Organization. Opinions expressed here and in his blog, *New Healthy Texas*, are his, and do not represent Community Health Choice.

No matter what else happens, if your insurance is in force, medical bills will not push you into bankruptcy. Cancer? Terrible accident? Complicated pregnancy? Capped at \$6,600 in 2015 for your \$250-a-month plan.

Do you see what I see?

Recently here, I wrote, "I see uninsured people"... are you starting to see them, too? They're almost everywhere, more than 1 million in the Houston area, more than 6 million in Texas. They help us buy and sell homes, they cut and style our hair, they share religious services with us, they serve us dinner... sometimes even eat dinner with us.

Several readers contacted me after reading that column and taking the 60-minute health care challenge. They said, "Yes, I see uninsured people, too," and asked how to help.

How? One way is to tell folks about Dec 15 and Feb. 15.

Dec. 15 is the last date to secure coverage starting January 1. If you have an existing Marketplace or "Obamacare" plan, you have until Dec 15 to pick a new one. Otherwise, your existing plan will auto-renew. Maybe you like your plan and want to stay with it, but prices may have changed— checking your options is fast and easy, if you're already insured via the Marketplace. For a quick check, go to this Marketplace renewal comparison-shopping tool from ProPublica. It shows whether your existing plan will cost more or less in 2015. For more information, including whether you are eligible for financial assistance, visit www.healthcare.gov and run your options. Be sure to visit before Dec. 15.

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Driving in Houston with my Corgi, Rusty. 'The city where they give you a garden when you ask for a salad' Emily Dickinson, drama queen Why cat videos matter A 950-pound male manatee found trapped in cold waters near Trinity Bay on Nov. 24 is helped in its recovery by caretakers at Sea World of San Antonio. According to officials, the mammal is underweight from lack of eating and is fighting in infection. Sea World personnel are keeping an around-the-clock watch on the manatee during the recovery process. Caretakers are currently feeding the manatee via a feeding tube since the animal is still not eating on its own. Officials are cautiously optimistic on the endangered animal's recovery which could take several months. First responders for manatees and dolphins A cattle egret scares off another egret to take its spot on a tree branch in an empty parking lot where hundreds of birds have made it their home along Bissonnet and South Glenn. This natural wonder was offered by a reader. Nature? I had to pencil it in. Remember: Open enrollment this time is all about the 15s.

- This session of open enrollment started Nov 15.
- The deadline for coverage starting Jan 1 is Dec 15.
- The deadline to change your health insurance is Dec 15.
- The end of open enrollment is Feb 15.
- And the date for reporting your coverage (or paying the fine!) is April 15.

One last holiday wish:

I am deeply grateful to have health care coverage and protection, and I want all Texans to have this too. Fortunately, coverage is not a limited commodity, but something we all can and should have. It's not enough to see, hear, or know, we need to have. My holiday wish for Houston is health care.

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Read the full article online, [here](#).