

Be Patient With The Health Insurance Exchanges

It's time to start shopping for health insurance on the new exchanges also known as marketplaces) created by the federal Affordable Care Act. To get the scoop on what consumers should know when these marketplaces open, InsuranceQuotes.com chatted with Amy Bach, executive director of United Policyholders, a nonprofit that helps policyholders with insurance issues.

Surveys have shown that a lot of consumers are confused about health care reform. Have education and public relations efforts done enough to clear up myths and misunderstandings?

Those who are responsible for disseminating information about health care reform and getting the word out have done a fair job. The U.S. Department of Health & Human Services and the various state-based marketplaces are focusing on getting everything set up more than on the publicity. The priority right now is making sure there are viable plans and that the websites are all functioning and that the tools are working.

What are the main things consumers still don't understand about the Affordable Care Act?

The No. 1 source of confusion is that people don't know what their choices are — but there's a good reason for that. With people who are fortunate enough to already have health insurance, there's confusion as to whether they can just stick with what they have. It's fairly easy to clear up that confusion: Most people who have insurance don't have to do anything.

Now that the marketplaces are open, what can consumers do to explore their choices?

My No. 1 recommendation is to use HealthCare.gov as a starting point. Or, if you're in a state that's set up its own marketplace, you'll want to use your state's website as a primary resource. Say, if you're in California, you'll go to CoveredCa.com or if you're in New York you're going to go to the New York exchange's website.

Should consumers start shopping early, right when the marketplaces open, or should they wait a bit so any glitches can get sorted out?

It depends on your personal situation. If you're desperate to get insurance because you have a pre-existing condition or you don't want to be uninsured or you are transitioning from your current plan and

you don't want to have a gap, you don't have to rush out and be one of the first people to swamp the system. But certainly by the end of October get your application in so you can have things in shape by January.

Will shopping in the marketplaces be more consumer-friendly than the experience of buying individual health insurance has been in the past?

I'm optimistic. There are standardized essential benefits, so every policy has to have certain minimum coverage. And having standardized disclosure forms will help people actually know what it is that they have when they purchase a plan. It will be easier for consumers to compare different plans than it is now, and to be informed about their plan.

If consumers have questions after looking at the marketplace website, where can they turn for help? People can go to a traditional agent or broker. Anybody worth their salt in the business of selling insurance should be up to speed on all the rules as they are now and will be up to speed on which companies are participating in the marketplace in each state and what the consumer options will be. There's also the option of going to a navigator, which is this new category of helper that will be trained just like an agent or broker to know what options are out there and to help consumers match their needs to what is available.

Is there any other help out there for consumers?

Another option will be the nonprofits. Anybody who has a disease or condition can go to a website run by a nonprofit that focuses on their particular medical situation. For example, if you have a heart condition, you will want to go to the American Heart Association's website. If you are a young person, the Young Invincibles offers very clear information on their website. For families, the Families USA website is very informative. There'll be plenty of help for consumers who know where to find it.

What's the main message you want to give to consumers as they get ready to shop for insurance? There are going to be some glitches with any new system. So, be patient and understand that the Affordable Care Act came in response to a very widespread problem of people being uninsured and then getting very expensive medical care and then having all of us bear that cost as taxpayers. You hear the expression "no pain, no gain," and I think there may be a little bit of pain as we adjust to this new system. But give it a chance, and don't judge until you have the facts.