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Education about act called key

Locals see need for health care advice.

Area physician foresees greater demand coming.

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FRANKLIN — A need for education and access to certified application counselors topped the conversation among local residents Thursday during an information session on the Affordable Care Act.

About 20 people gathered at the Deardoff Senior Center in Franklin to meet with certified counselors and field questions about the federal- and state-run insurance marketplaces that launched Oct. 1.

Dr. Donald Nguyen, a pediatric urologist in the Dayton area and Ohio co-director of Doctors for America, said early enrollment figures released by the U.S. Department of Health and Human Services don't accurately reflect yet the growing interest and demand that will come as the Dec. 15 and later March 31 deadlines approach.

"The first couple of weeks we couldn't get through the security pages, but then we got through and we are now ... looking at different plans and choosing side by side," Nguyen said. "Getting health insurance is not buying a purse or a pair of shoes."

There are about 50 million uninsured Americans, with about 1.3 million in Ohio. As of Nov. 13, about 1 million Americans had accessed the federally run HealthCare.gov,



Lita Jackson of Carlisle (left), Rob Weidenfeld of Lebanon and Enoch Caudill of Lebanon listen to speakers at an Affordable Care Act informational meeting at the Deardoff Senior Center in Franklin. CHRIS STEWART PHOTOS / STAFF

according to Nguyen. He added the average person makes contact 18 times before selecting a plan.

"Even if the website works really well, I am going to take my time," said Nguyen, whose family has found a plan that will save them \$1,600 a month in premiums.

Nguyen said even though only 1,150 Ohioans have selected a plan on the marketplaces so far, an additional 24,050 applications have been completed in Ohio that would cover 45,128 individuals. Nationally, just more than 106,000 have selected health plans on the insur-

ance marketplaces.

"If you have health insurance it alleviates the cost to these hospitals and health care providers," Nguyen said. "When you have health insurance then you feel you can go see doctors whenever you're sick and not wait until the last minute; you're not going to feel ashamed you don't have health insurance. It's important for patients to feel empowered."

Despite a turnout less than anticipated, certified application counselors during the Franklin event helped to enroll three people through pa-

per applications and the HealthCare.gov website.

Lita Jackson, of Carlisle, said she's seeking health insurance for the first time in years. She worked with a counselor Thursday to complete an application through the website, and didn't experience the glitches that have plagued so many.

"It was easy; the questions were all self-explanatory," Jackson said. "Maybe others are not tech-savvy, but I think older people can do it."

Now that her application is complete, Jackson, 40, said she will wait for a list of insurance plans to

be emailed to her that she can compare and decide which is best for her.

Jackson, both diabetic and asthmatic, said in the past she's shopped around for insurance plans, but the deductibles and monthly premiums were too high for her, at between \$3,000 and \$10,000. She's often had to use the emergency room for treatment of her asthma and bronchitis.

"I'm excited about having insurance and being able to go to my physician when I need it," Jackson said. "I haven't been to my diabetic physician in a year."



Buttons were available for those attending the informational meeting and enrollment session Thursday night in Franklin.

Jackson said due to being uninsured, her doctor typically gives her the insulin she needs. Out of pocket costs for all her needs would exceed \$1,500 per month, as well as insulin costs of \$850 every three months.

"Praise Walmart for \$4 prescriptions," Jackson said.

The nonprofit organization Enroll America, a nonpartisan group, has field workers in 10 states disseminating education and outreach to churches, other nonprofits and neighborhoods, said Autumn McKinley, southwest Ohio regional director.

McKinley said there are only about seven field offices across Ohio so the agency has to rely on volunteers to spread the word.

"Neighbor to neighbor conversations are more effective," McKinley said. "We will train volunteers who are interested in getting factual-based information out to their neighbors, friends and family."

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