

The Community Action Agency Affordable Healthcare Kick-off
By Kathi Lucas-Johnson

The Community Action Agency of St. Louis County, (CAASTLC) has been selected to administer two grants in reference to enrollment activities for the Affordable Care Act this year one from the Missouri Foundation for Health and the other from Health and Human Services. We are currently in the process of ramping up to provide services for this year. As you know we provide services to a considerable number of residents in the First District, statistically we have become aware that many individuals living in the First District are considered among the most underserved in respect to health care and insurance in the region. As a pro active step we are coordinating a press conference along with several other non-profit groups to acknowledge and formerly announce the commencement of open enrollment period that starts November 15, 2014.

First District Congressman Lacy Clay will be on hand and play a major role in this press conference to draw attention to the community about how important their participation is to their own personal wellbeing and their families. We are highlighting the need to be insured and want to help encourage consumers to come to CAASTLC and other locations to get assistance so that we can help them enroll. The Press conference is scheduled for Saturday, November 15, 2014, 11:00am at the St. Ann Community Center located at #1 Community Center Drive (near St. Charles Rock Road & Ashby Rd.)

In order to have the healthcare plan coverage kick in January 1, 2015, people must enroll by December 15, 2014, otherwise plans would not go into effect until February 1, 2015. Virtually all Americans are required to have health insurance or pay an annual fee to the government. People without health insurance will face the penalty when they file taxes. The penalty for the first year was \$95.00 per person or 1 percent of a person's income, whichever is greater. The penalty could increase to \$325.00 per person in 2016. Existing consumers should receive a notice from the marketplace informing them of any new costs associated with their plans. They have the option to stay with that plan or they can choose other plans. The increase or decrease is based upon the income they put on their original applications; consumers need to make sure that their income information is correct.

There is plenty of evidence that millions of Americans have been able to find affordable health insurance thanks to generous subsidies without fear of being excluded due to preexisting conditions. Many are looking forward to open enrollment for the first time this second year.