



October 29, 2014

Penn State Extension and Pennsylvania Office of Rural Health resources help consumers navigate Health Insurance Marketplace

UNIVERSITY PARK, PA – On November 15, 2014, residents of Pennsylvania who are without health insurance will have the opportunity to enroll in a health care plan through the Federal Health Insurance Marketplace.

Created under the 2010 Patient Protection and Affordable Care Act, the Health Insurance Marketplace is a resource where individuals, families, and small businesses can learn about their health coverage options; compare health insurance plans based on costs, benefits, and other important features; choose a plan; and enroll in coverage.

The Marketplace also provides information on programs that help people with low to moderate income and resources pay for coverage. This includes ways to save on the monthly premiums and out-of-pocket costs of coverage available through the Marketplace, and information about other programs, including Medicaid and the Children's Health Insurance Program (CHIP).

The Health Insurance Marketplace is a unique opportunity for previously uninsured consumers, small businesses, and others to shop for health insurance and compare plans at one location. The next enrollment period runs from November 15, 2014 to February 15, 2015, with coverage beginning as early as January 1, 2015.

To assist consumers in using the Health Insurance Marketplace, Penn State Extension and the Pennsylvania Office of Rural Health have launched a website, "Health Insurance and You" (<http://extension.psu.edu/health/insurance>) designed to be a one-stop resource for information on the Marketplace, the benefits of health insurance, a county-by-county listing of "patient navigators," and other resources. The website can be accessed at extension.psu.edu/health/insurance.

The website provides extensive resources that are just a keystroke or phone call away for Pennsylvania shoppers who want to do their homework before deciding which policy to buy, according to consumer-issues specialist Cathy Bowen, professor of agricultural and extension education in Penn State's College of Agricultural Sciences.

"We have consolidated many of the key reliable resources for consumers in a no-frills format," she said, noting that most of the references are from the federal government and nonprofit agencies and are designed to provide unbiased information. Added Lisa Davis, director of the Pennsylvania Office of Rural Health and outreach associate professor of health policy and administration at Penn State, "Those who are eligible to get their health insurance through the Health Insurance Marketplace need to have a good understanding of the basics of

health insurance and how to apply for benefits. These webinars will give the information needed to get enrolled or resources for more information.”

As an additional resource, three one-hour webinars are planned that will focus on the specifics of the Health Insurance Marketplace, enrollment, and local resources for consumers interested in health insurance. The webinars are planned for noon on October 31, November 14, and December 5. To register for one of the webinars, go to <http://extension.psu.edu/health-insurance-webinars>.