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Having Health Insurance In Place May Be Critical if Obamacare is Repealed "Continuous Coverage" Likely to Be Required for those with Pre-Existing Conditions

(Los Angeles, Ca) – Consumers with existing medical conditions may be unable to obtain health insurance unless they currently have coverage warned the Los Angeles Association of Health Underwriters (LAAHU). "The effort to repeal and replace the Affordable Care Act holds serious long term dangers for consumers," warned Dawn McFarland, President of LAAHU. "They may be required to prove they had coverage in place at the time of the ACA's repeal to be eligible for obtaining coverage in the future."

President Donald J. Trump and Republicans in Congress have made repealing the ACA a high priority – underscored by the Executive Order signed on Friday that sets the stage for the repeal. What that change will look like is unclear, but there are hints. One far reaching change being discussed is doing away with the requirement for carriers to accept all applicants for coverage unless they have existing coverage.

In light of this possibility, LAAHU urges Californians to:

Enroll in coverage if not currently covered. Note that each type of coverage has different rules regarding access: For those with access to employer-sponsored plans they should contact their HR department or benefits coordinator, whereas Medi-Cal allows for immediate, mid-year enrollment, although the enrollment process may take some time. For those seeking coverage in the Covered California exchange and direct, individual / family markets - these are still subject to the open enrollment periods in place since 2014. The current Open Enrollment ends January 31, 2017.

Keep coverage they have. If coverage is obtained through a direct, individual/family policy or through Covered California it's critical to pay the premium on time, watch for correspondence regarding eligibility or late payments, and respond quickly to requests for more information. If the request is difficult or unclear, Californians should call the number provided on the correspondence for assistance.

Take rapid steps to secure replacement coverage if coverage is lost and be aware that time frames apply. For Employer plans there typically is a 30 day window from the date of loss of other coverage to enroll in the employer plan, whereas with Covered California and the private Individual/Family Markets there are a 60 day window for a qualifying special enrollment period. It's crucial to not discontinue current coverage until replacement coverage is confirmed, and coordinate the end and start dates to assure continuous coverage.

To find a local agent for help enrolling in individual / family plans direct or to enroll in Covered California, visit nahu.org. On the home page is a button for "Find an Agent", and if desired one of the search criteria can be certification for the Exchange – Covered California here in California.

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The Los Angeles Association of Health Underwriters members are licensed health insurance agents. They provide reliable insurance advice, act as the consumer's advocate when dealing with carriers and provide essential services relating to the individual and group insurance coverage, and obligations post-enrollment. Members also act as a trusted and effective marketing and distribution channel for health insurance information for all consumers and potential consumers of health care insurance coverage.