



**March 2014**

**It's just about 2 weeks until open enrollment in health insurance through the Affordable Care Act closes for this year on March 31.** This includes comparison shopping for private health insurance, obtaining subsidies for premiums and enrolling those newly eligible for Medicaid. The only way to change your coverage outside of open enrollment is if you experience a “qualifying life event”— losing a job with benefits, moving to another state, release from jail, changing marital status, etc. *Getting sick and suddenly needing urgent health care doesn't qualify.* People will still be free to obtain or change health plans every year, but only during open enrollment. The next open enrollment will begin Nov. 15 for 2015 coverage. **That's why it's so important to get covered now.**

We at ANAC recently attended a national conference call with First Lady Michelle Obama, during which she thanked the hundreds of us on the call for being health advocates and getting the message out. So far, more than 4.2 million people have signed up for health insurance, but this is short of the goal of 5.6 million.

Other advantages of the ACA, such as the cap on annual out of pocket costs, young adults remaining on family coverage, no cost preventative care and screenings directly benefit us all. Other benefits, such as an increased investment in primary care, including an increase in NPs in the National Health Service Corps, more nurses in community health centers, expansion of Nurse Managed Health Clinics and increases in funding for nursing education will benefit the country for years to come.

**We as nurses still have an important role to play in our family and community.** The push is on to get as many people enrolled before the March 31 deadline, including at community enrollment fairs across the country. Go to [getcoveredamerica.org](http://getcoveredamerica.org) for a listing of events by zip code and other information. The ACA website [healthcare.gov](http://healthcare.gov) is up and running for information and direct on-line enrollment.

There's no doubt the disastrous start of the website had a dismal effect on enrollment. I'm still working with my uninsured nephew to enroll after he was discouraged by the site's earlier failure. Finding a qualified application assistor through the website was not easy. I finally found a person through a community health center that could assist him. Yet he still hasn't enrolled. *This is one example of why it is so important that we nurses, as the most trusted source of health care information, continue to encourage our family, patients, friends and colleagues to enroll in a plan.*

**While we still have a long way to go, the benefits of the ACA will be measured in years, not months.** And the impact of 21 states currently refusing to expand Medicaid remains a serious challenge to individual and public health and will contribute to greater health disparities for the poorest in our country. ANAC and other national groups continues to work with HRSA , including Medicaid officials, to track the successes and challenges of accessing and delivering healthcare in the era of the ACA and to document the critical and still needed services that Ryan White programs provide for HIV patients, insured and uninsured.

I invite you to continue [to email me](mailto:carole.treston@anac.org) with your experiences. Here's one:

*“Since our state chose to expand Medicaid, all PLWH are eligible for some type of insurance. Patients are happy that they will have opportunities to address total body health concerns, including mental health and substance abuse treatments. ..( Prior to the ACA) I have met with people who were spending \$1,100 a month for individual insurance and patients who have lost houses due to medical costs. I have met couples who were forced to live states apart due to insurance needs. I've met people who only used medical centers for emergencies and did not know that you can schedule appointments for checks up's before you get really sick. Everyone feels an incredible sense of relief in having more control over their lives.”*

Thank you for all of your hard work thus far in getting this message out. We encourage you to keep up the great work through the March 31 deadline!

Sincerely,

A handwritten signature in black ink that reads "Carole Treston". The signature is written in a cursive, flowing style.

**Carole Treston, RN, MPH - ANAC Chief Nursing Officer**