

## Your Health Matters: Get Covered

by Jessie Palatucci

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Recently a friend mentioned that they needed health insurance, but weren't sure if they could still get it, given all the attacks on the Affordable Care Act.

My first thought was – YES – you can get health insurance!

My second reaction was deep sadness, because it is not an accident that my friend is confused. It is the result of an intentional, sustained attack on our health care laws. As politicians have tried to chip away at the ACA itself, some have also cynically attempted to weaken the insurance marketplaces by sowing confusion among consumers.

And by consumers, I of course mean people; people in our communities whose very lives depend on their ability to access care.

You can choose whether or not you politically support our nation's current system, but the ACA is still the law and - bottom line - people NEED access to care. They need preventative care. They need sustained care for a cancer diagnosis or chronic illness. They need emergency care in the face of an accident. They cannot live up to their God-given potential without it.

If you need insurance, now is the time to act. The enrollment period for individuals who want to purchase insurance is open November 1-December 15, 2017. Here are five things you need to know:

### 1. Who can get health insurance through the insurance market places?

If you don't already have insurance through your job, Medicare, Medicaid, or another sort of health coverage, this is your opportunity.

### 2. How can I get covered?

The majority of states are on the federal exchange and use HealthCare.gov. (En español: CuidadoDeSalud.gov.) You can enroll by calling the Marketplace Call Center 24/7 at 1-800-318-2596. You can also get confidential, unbiased, in-person assistance by making an appointment with an enrollment specialist. (Find one: <http://bit.ly/2i81zez>)

### 3. Can I afford it?

I bet you can. Eight out of 10 people qualify for financial help so most people can find plans with premiums between \$50-\$100 per month.

### 4. I think I'm already covered?

If you already have coverage, or if you're pretty sure (but not totally sure) that you do, now is the time to compare your options. Plans, prices and financial assistance change every year and many people actually save money by actively renewing their coverage.

### 5. Why do you even care?

I think you are a valuable person! Neither your individual financial circumstances nor zip code should determine your ability to access care that you need to simply live.

Finally, if you happen to be one of the lucky folks who already receives health insurance through your employer or another channel – Please help spread the word. This year's enrollment window is only 45 days long (half as long as previous years). Let's work together to uplift the lives and dignity of our neighbors and improve the health of our communities.

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## ABOUT THE AUTHOR

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