



American Canyon families get answers to health care reform



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AMERICAN CANYON — The county Health and Human Services Department held its second informational forum Tuesday on the effects of health care reform.

The county was joined by a host of health care partners who want to help the public understand the Affordable Care Act and its health insurance requirements which kick in Jan. 1.

Sharon Macklin, a staffer for 4th District Assemblywoman Mariko Yamada, said she came to get better informed.

“We expect we’ll be getting phone calls from people asking, ‘Where can I get health care?’” Macklin said.

Susan Kim, managing attorney for Bay Area Legal Aid, was there to answer questions about denial or termination of coverage.

“I didn’t realize there would be so many people and so many agencies,” said American Canyon resident Heidi Zipay. Zipay said her two kids already had health coverage. She was shopping for herself and her husband.

“I think it will be easier than I thought,” Zipay said about signing up for a plan.

Jennifer Stoddard missed last week’s information meeting in Napa, where she lives, and drove down to American Canyon. “I’m shopping (for health care) for my sister as well,” Stoddard said.

Tham Ngo of American Canyon said she already had a health plan with Kaiser Permanente. Would health care reform offer her any financial or coverage benefits? “I don’t know yet,” Ngo said.

When the forum ended, Margarita Contreras of American Canyon said, “My questions were very well answered.”

“I wanted to find out how (reform) affects (my family’s) health care. I learned a lot,” Contreras said. But like Ngo, she wasn’t sure of the financial impact.

An estimated 40 -50 people attended the two-hour event.

In an assessment after the meeting, Rocio Canchola of Health and Human Services’ mental health division said the AmCan audience differed from the one the week before in Napa.

“There was more variety of income and age group,” Canchola said.

Elba Gonzalez-Mares of Children’s Health Initiative agreed. “We saw more families and more kids,” said Gonzalez-Mares. “They are our clients; it was good to see them outside our office.”

The Affordable Care Act requires each state to create a program where individuals and families can purchase health insurance. In California, this program is called Covered California. Individuals with incomes up to approximately \$45,000 and families of four with incomes up to about \$94,000 may qualify for the program, according to information provided by Napa County.

Covered California will begin accepting applications for insurance Oct. 1. Actual health care coverage will begin Jan. 1.

The Affordable Care Act requires almost every American to have health insurance by 2014 or pay a penalty. The federal penalties for not having health insurance will be phased in over three years and will become “increasingly severe,” according to Covered California.

In 2014, the penalty will be 1 percent of annual income or \$95, whichever is greater. There are exceptions to the penalty, including people experiencing special financial hardships and gaps in coverage lasting fewer than three months.

The Affordable Care Act brings changes to health care coverage, including:

- Young adults may stay on their parent’s health insurance until age 26.
- Starting Jan. 1, 2014, no one can be denied health care coverage because of a pre-existing condition.
- It will be against the law for insurance companies to rescind health care coverage if a person makes a technical mistake on his or her insurance application.
- Starting on Jan. 1, 2014, more people will qualify for Medi-Cal. Adults without children may qualify if their income is less than \$15,282 for a single adult or \$20,628 for a couple. Adults with children will continue to qualify for Medi-Cal depending on their income — a family of four, for example, could qualify if its income is less than or about \$31,322.

A third and final public forum is scheduled for Oct. 8, 4-6 p.m. at the Calistoga Community Center, 1307 Washington Street. Calistoga.

Do you qualify?

To find out if you or your family qualifies for Medi-

Cal or Covered California, call one of the following agencies:

- Napa County Health and Human Services: 707-253-4511
- Children’s Health Initiative, Napa County: 707-227-0830
- Community Health Clinic Ole: 707-254-1774

For more information about Covered California, visit coveredca.com, or call

1-888-975-1142.