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Pediatricians prepare for open enrollment

by **Jamie Poslosky** • *Washington Correspondent*

Starting Oct. 1, a core component of the Affordable Care Act takes effect: open enrollment in the new health insurance marketplace. The law intends to cover more Americans with affordable, high-quality and comprehensive health insurance, and to do so in a seamless way.

While many of the law's consumer protections have been in effect for years, including several benefiting children, 2014 has been a looming deadline for when one of its most substantial effects will be felt across the country. Open enrollment begins Oct. 1 and continues through March 31, 2014. Even those who already have insurance can enroll in new coverage between October and April or compare insurance options in a health insurance marketplace.

As part of a national effort to educate consumers about the marketplace, the U.S. Department of Health and Human Services has launched the HealthCare.gov website and a 24-hour call center at 1-800-318-2596. By October, consumers will be able to create accounts, complete an online application and shop for qualified health plans on the website. Between now and the start of open enrollment, the call center will provide educational information and, beginning Oct. 1, will assist consumers with application completion and plan selection in more than 150 languages.

Many individuals and families may try to access coverage through their state health insurance marketplace, but will be eligible for Medicaid or the Children's Health Insurance Program (CHIP). In some families, children will be eligible for Medicaid or CHIP, but their parents will receive financial assistance to purchase insurance through the marketplace.

One of the most important aspects of the Affordable Care Act is the requirement that states create a "no wrong door" policy for individuals and families seeking coverage. This means that no matter where people apply for coverage, states must establish procedures for screening appli-

cants for the right program (whether through the marketplace or a public program) without making applicants go through additional burdensome steps.

During the regulatory process of health reform implementation, the Academy advocated for the marketplaces to coordinate with Medicaid and CHIP because many people will move back and forth between subsidized coverage in the marketplaces and public programs as their income fluctuates.

How pediatricians can help

While pediatricians will not enroll families in health insurance, they can educate parents about how to sign up for coverage. They also can advise parents to make sure their child's coverage offers AAP-recommended benefits including Bright Futures.

In preparation for open enrollment, the Academy will share resources and information with every member. An interactive map soon will be available on www.aap.org and www.healthychildren.org for anyone to select their state's health insurance marketplace website. A resource for pediatric offices will include a checklist for parents about how to make sure their child is receiving appropriate benefits and state-specific resources for parents to sign up for coverage.

At the National Conference & Exhibition in Orlando Oct. 26-29, AAP staff will be on hand to discuss open enrollment with pediatricians. Pediatricians living in parts of the country with high uninsured populations who are eligible for but not yet enrolled in coverage also will be called on to help more families learn about health care coverage. AAP staff also are working with "navigators" who will be enrolling individuals in health insurance plans to make sure they know what types of services children need, especially those with complex health conditions.

To learn more about the Academy's outreach and enrollment activities, visit www.aap.org.