

Health care law is a step toward tikkun olam



Posted: Wednesday, March 12, 2014 1:00 pm | Updated: 1:46 pm, Wed Mar 12, 2014.

By Les Sterman and Gail Wechsler | 0 comments

The Jewish Community Relations Council (JCRC) of St. Louis, a founding member of Missouri Health Care for All, has long believed that access to quality, affordable health care is important to the well-being of all. As Jews, we value the saving of a life and hold to the view that saving a life is the equivalent of saving the world. Maimonides, the revered Jewish scholar, listed health care first on a list of the 10 most-important services a community must offer its residents.

With passage of the Affordable Care Act (ACA) in 2010, opportunities are available for many in the Jewish community who could not obtain insurance in the past to do so through the Health Insurance Marketplace (also known as the Health Exchange or Marketplace). While much publicity focused on the troubled initial rollout of the Health Insurance Marketplace website in October, the portal and sign-up process have improved greatly since that time. The open enrollment period ends March 31.

Many in the Jewish community who may not have coverage could benefit through enrollment in the Marketplace. Among those who have been unable to afford insurance are young adults without employer-based coverage or who are too old to stay on their parents' health plans, and those who could not obtain coverage previously due to a pre-existing condition. The Marketplace offers affordable health insurance options for all people whose economic circumstances previously left them uninsured and at risk.

A great resource for a beginning review of Marketplace options is the website Cover Missouri (covermissouri.org). The site walks you through the basics of how to compare health plans, how to buy insurance and how to determine whether you qualify for a subsidy to help pay premiums. Tax credits and cost-sharing reductions are available to many who apply for coverage. *Consumer Reports* and the Robert Wood Johnson Foundation also have teamed up to create an insurance subsidy tool to help you figure out if you are eligible for a subsidy: healthtaxcredittool.org.

For those who want more personalized help to find the insurance plan that best meets their needs, Enroll Missouri offers information on its website (bit.ly/1cOO8VI) about how to find a licensed health care navigator to help you through this process. The website also includes a list of all types of health plans available in the state. As of the end of January, more than 54,000 Missourians had signed up for a health plan through the Marketplace. Of these, 85 percent have received financial aid in the form of tax credits.

For the first time in many years, those who previously were uninsured or underinsured now have the chance to get meaningful coverage at an affordable price. Now is the time for those in the Jewish community and others who are not insured to sign up. Encourage those you know who fall into that category to visit the websites listed in this article and get the help they need to become fully insured.

The JCRC also is available as a resource (for more information, contact JCRC at 314-442-3871).

Les Sterman is domestic issues advocacy chairman and Gail Wechsler is director of domestic issues/social justice at the Jewish Community Relations Council.