

Centene Only Carrier in Greene Co. Through ACA in 2018

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SPRINGFIELD, Mo. -- If you have health coverage through the Affordable Care Act, you may have to change carriers for next year.

Many insurance companies are pulling out of the marketplace.... leaving only one carrier for counties in southwest Missouri.

Counties in southwest Missouri will have either Anthem Blue Cross Blue Shield, or Centene - a new company in the state.

"I help people enroll in health insurance on the marketplace." said Rachelle Mathis, a certified application counselor with CoxHealth.

This year, Mathis says things will be different for everyone signing up for health insurance on healthcare.gov for 2018.

If you have health coverage through the Affordable Care Act, you may have to change carriers for next year. Many insurance companies are pulling out of the marketplace leaving only one carrier for counties in Southwest Missouri - either Anthem BlueCross BlueShield or Centene - a new company in the state.

"We have been getting calls," Mathis said.

If you're a Greene County resident and currently have Anthem BlueCross BlueShield you go to Cox. If you have Humana, you go to Mercy. But both those carriers are out of Greene County in 2018.

Anthem will continue to offer services and be the only one to do so in Barton, Cedar, Dade, Dallas, Douglas, Laclede, McDonald, Polk, Stone, Taney, Webster and Wright counties.

Centene will be coming in and be the only carrier in Greene, Christian, Lawrence, Barry, Jasper and Newton Counties.

"Centene's contractual obligation here locally in Southwest, Missouri are based in the Mercy System," said Trevor Croley, with Croley Insurance.

Croley says if you're a Centene customer in 2018, you will be directed to Mercy.

"We don't know that you can't necessarily go to Cox, but you are not going to be considered in-network," he said.

In a statement sent to KOLR10, Cox says they're "in negotiations with Centene at this time, and because of that, can't comment further. However, we are striving to offer local residents, even more, options" through the marketplace.

Croley says customers also have the option of going outside the marketplace with CoxHealth plans which will still operate in there 26 counties area but don't participate in the marketplace.

"Meaning they are not getting help from the federal government to pay those premiums," he said. "A lot of times it comes down to: 'Economically, what am I going to do?'"

He says you can also expect a substantial rate increase.

"We are talking probably 30 to 40% on the individual market," he said.

Despite that jump in cost and no other career options, Croley and Mathis say at least every county in Missouri is covered.

"So you can go get your check-up, you can go get the mammogram, go get a colonoscopy," said Mathis. "Go get those things that you need to make sure that you're healthy."]

If you live in a county where Anthem BlueCross and BlueShield is available you can use either Cox or Mercy beginning in 2018.

Open enrollment for the marketplace begins Nov. 1. The deadline to sign up is Dec. 15, which is six weeks shorter than last year.

And health professionals are encouraging people to sign up despite President Donald Trump's executive order to dismantle the Affordable Care Act.

The Executive Director of Missouri Health Care for All says it might be months before the plan goes into effect if at all. In the group's opinion, this plan is not beneficial to citizens.

"We are concerned that what this does is it lures healthy people from good insurance care where they are protected if they get sick or injured. And that it leaves anyone that is not in perfect health with skyrocketing costs in the current market," said Jen Bersdale, Executive Director of MO Health Care for All.

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