

# LETTERS TO THE EDITOR

[http://www.stltoday.com/opinion/mailbag/health-insurance-market-gets-worse/article\\_fa1a7b95-b4be-5cc5-a6b2-0a1b5e09fa4d.html](http://www.stltoday.com/opinion/mailbag/health-insurance-market-gets-worse/article_fa1a7b95-b4be-5cc5-a6b2-0a1b5e09fa4d.html)

## Health insurance market gets worse

Jan 12, 2018

I have been in the individual health insurance market for over 12 years, and this is the worst since before the Affordable Care Act. Last year, my insurance company, Coventry, let me know they were not going to offer policies in Missouri in 2018. When the exchange opened, only Cigna and Ambetter were offering policies.

I contacted St. Luke's Hospital. I was told they were negotiating with Ambetter and they and their medical groups would be a provider by the first of the year, so I got my policy through them. I have been contacting both St. Luke's and Ambetter since Jan. 1. The hospital told me they would accept my insurance on Jan. 3, but they aren't in Ambetter's system yet.

This means I can't name my primary care physician, which means I'm not covered for office visits or prescriptions. I have no idea how long this could take.

I am paying \$946 a month to Ambetter and so far I can't use it. I am just sick about this and I have no choice but to wait until Ambetter gets their act together, and pray I don't need medical care.

*Sue Bohm • Chesterfield*



From the mailbag: Senators try to scrub Jefferson's name from the Arch