

HealthReach Community Health Centers



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09/11/2015
FOR IMMEDIATE RELEASE

“Applying for Marketplace insurance was the easy part”

MADISON - “Juanita helped me to enroll in the Health Insurance Marketplace,” said Gary. “I didn’t understand any of it at first, but she was able to explain it in laymen’s terms. I was able to save hundreds with tax credits.”

Gary Roy, a patient at Madison Area Health Center, cannot say enough about how happy he is with the service and assistance he received from Juanita Bean, HealthReach Connector.

Juanita connects people to the many programs available to help with the high cost of health care and medications. But figuring out program eligibility rules and tackling the enrollment processes can be overwhelming. Through the HealthReach Connector Program, people can find help in determining what health care benefits they are eligible for and how to apply. They obtain support if enrollment or renewal problems are encountered.

Gary soon learned to open every letter from his insurance carrier. When a letter arrived asking for verification of his information, Gary ignored it. The next month, his insurance bill jumped to over \$700 dollars. His tax credits were cancelled.

“I called Juanita and said, we’ve got a problem here!” said Gary. “Applying for insurance is the easy part. The appeal process is much harder.”

Juanita helped Gary to draft a letter of appeal and guided him through a process that was strange and new. Gary would continue to see Juanita every other week at the health center to check the status of his appeal. Finally, Gary won his appeal, regained his tax credits and is relieved to have affordable health coverage.

“She stood right by me. She is one great resource. HealthReach is fortunate to have her,” shared Gary. “I should also say that she helped me to get on the Affordable Care Program, so now I go to Bingham Area Dental Center and can afford the dental care I need.”

In addition to providing help and guidance, Juanita always strives to make the people she works with become self-advocates. Recently, when Gary was at the pharmacy to pick up his prescriptions, one of them was much more expensive than usual at \$45. Without hesitation, he contacted his insurance carrier, explained the situation and straightened it out by himself. Two hours later, all three of his medications cost \$4.

Open Enrollment for coverage in 2016 starts November 1, 2015 and ends January 31, 2016.

Madison Area Health Center is part of HealthReach Community Health Centers, a group of eleven Federally Qualified Health Centers in Central and Western Maine. Dedicated providers deliver high quality medical and behavioral health care to citizens in over 80 rural communities. To ensure access for everyone, HealthReach accepts Medicare, MaineCare and major insurances. In addition, an Affordable Care Program is available to uninsured and underinsured residents as well as assistance with applications for programs that help with the cost of health care and medications including the Health Insurance Marketplace. A private, non-profit celebrating a 40-year history, HealthReach is funded by patient fees, grants and individual donations.

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