

Need Health Insurance? 'Special Enrollment Periods' Qualify Some North Carolinians to Enroll in Coverage Now

Uninsured North Carolinians who experience a qualifying life event may be eligible to enroll in quality, affordable health coverage before ACA enrollment re-opens in November

The Affordable Care Act's third open-enrollment period ended Jan. 31, but some uninsured North Carolinians can still get coverage before enrollment reopens in November. Any uninsured consumer who experiences a qualifying life event can enroll in health coverage – right away – through the Health Insurance Marketplace through a "special enrollment period."

Any of the following events could qualify an uninsured consumer to enroll in coverage through a special enrollment period:

- Moving outside of your coverage area
- Loss of current health coverage (for example, due to turning 26 years old or losing job-based coverage) • Marriage or divorce
- The birth or adoption of a child
- A change in immigration status
- Problems or interruptions with your Marketplace coverage
- Other life-changing events

"We encourage North Carolinians who experience qualifying life events to utilize this opportunity to get covered instead of waiting until the next open enrollment," said Jennifer Simmons, North Carolina Navigator Consortium Project Director. "In-person assisters are available across the state to answer consumers' questions and help them make the best coverage decisions."

"While the Affordable Care Act has helped over 613,000 North Carolinians get the peace of mind that comes with quality, affordable health coverage, special enrollment periods can help thousands more enroll right now," said Sorien Schmidt, North Carolina Director for Enroll America. "Any uninsured consumer who thinks they have experienced a qualifying life event should act immediately – log on to healthcare.gov or schedule a time with an enrollment assister and find out what your options are to protect yourself and your family."

Use the screener on HealthCare.gov to see if you qualify for a special enrollment period. (www.healthcare.gov/screener)

Individuals generally have 60 days from the date of the event to enroll in coverage. North Carolinians who have experienced a qualifying life event should report the change right away to the Marketplace by visiting healthcare.gov or calling 1-800-318-2596. To prevent a gap in coverage, consumers can report certain life changes in advance, such as a move or loss of coverage. Anyone with questions can also sit down with a free, in-person enrollment assister that can walk them through the enrollment process and make sure they're selecting the best plan for their needs and budget. To schedule an appointment, North Carolinians should call 1-855-733-3711 (toll-free) or visit gcaconnector.org.

Across North Carolina, Legal Aid of North Carolina and Enroll America are working with volunteers and community organizations to ensure North Carolinians know about special enrollment periods and what it can mean for their coverage options if they experience a qualifying life event before open enrollment begins on November 1.

And for many North Carolinians, coverage is truly affordable. That's because financial help is still available to lower their monthly premiums, just as it was during the recent open enrollment period.

Those who don't have health insurance in 2016 may face a fine of \$695 or 2.5% of their income – whichever is greater. And that's on top of having to pay out of pocket for routine medical care and unexpected emergencies. So uninsured North Carolinians who experience a qualifying life event shouldn't delay or risk paying high medical bills when they can have quality, affordable health insurance that will cover the essentials and protect them from the unexpected.

The NC Navigator Consortium is a group of 14 health care, social service and legal aid organizations that helps North Carolina consumers enroll in affordable health insurance plans through the Affordable Care Act. The consortium is led by Legal Aid of North Carolina, a statewide, nonprofit law firm that provides free civil legal aid to low-income North Carolinians. Members of the consortium are Access East, Capital Care Collaborative, Cape Fear HealthNet, Care Ring, Council on Aging of Buncombe County, Cumberland HealthNet, HealthCare Access, HealthNet Gaston, Legal Services of Southern Piedmont, MDC, Partnership for Community Care, Pisgah Legal Services and United Way of Greater Greensboro.

Enroll America is the nation's leading health care enrollment coalition. An independent nonprofit, nonpartisan organization, Enroll America works with more than 6,700 partners in all 50 states to create cutting-edge tools, analyze data, inform policy, and share best practices in service of its mission: maximizing the number of Americans who enroll in and retain health coverage under the Affordable Care Act.

Soul Food Cooking Seminars for a Healthy Summer

A soul food cooking seminar with recipes will be offered at Pathway to Peace Ministries every third Sunday. Learn how to cook healthy food that tastes great. Recipes include mac and carotene, candied yams, harvest nut loaf with BBQ, and collards. Make soul food that will help you and not kill you. Soul food that is great for the body and mind. Soul food that will reverse diabetes, heart disease, high blood pressure, high cholesterol and cancer. Learn how now and write down the recipes. The classes are free every third Sunday, from 3 to 5 p.m. More information is available at 704-695-1441.

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Anson County Veterans Council Requesting Donations

This is a release from the Anson County Veterans Council: The Anson County Veterans Council is pleased to announce we are moving forward with the new Veterans Memorial to be located inside the Wadesboro City Park. The Veterans Council wants to show our appreciation to all our veterans for their service to our country.

The memorial will be concreted, with a granite marker with the emblems of the five branches of services and flags along with the American flag on a 30 foot pole. The Memorial will also have the North Carolina flag and the Anson County flag on each side at 25 feet. The memorial will have a box for used American flags. Flags that are placed inside the box will be collected and disposed of properly.

To make a contribution, please make checks payable to the Anson County Veterans Council, PO Box 791, Wadesboro, NC 28170. For more information on this project please contact Ed Parker at (704) 694-6770.

The Veterans Council would like to acknowledge the Wadesboro City Council, Project Manager Max Kendell and Wadesboro Town Manager Alex Sewell for their continued support.

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*\$0 down, 0% A.P.R. financing for up to 48 months on purchases of new Kubota Z700 Series equipment is available to qualified purchasers from participating dealers' in-stock inventory through 6/30/2016. Example: A 48-month monthly installment repayment term at 0% A.P.R. requires 48 payments of \$20.83 per \$1,000 financed. 0% A.P.R. interest is available to customers if no dealer documentation preparation fee is charged. Dealer charge for document preparation fee shall be in accordance with state laws. Inclusion of ineligible equipment may result in a higher blended A.P.R. 0% A.P.R. and low-rate financing may not be available with customer instant rebate offers. Financing is available through Kubota Credit Corporation, U.S.A., 3401 Del Amo Blvd., Torrance, CA 90503; subject to credit approval. Some exceptions apply. Offer expires 6/30/2016. See us for details on these and other low-rate options or go to www.kubota.com for more information. Optional equipment may be shown.

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