

The Affordable Care Act

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BBB Tips: What you need to know to avoid being scammed

In 2010, President Obama signed the Affordable Care Act (ACA) into law. Its stated goal is to make health care more accessible and affordable. The Better Business Bureau of Minnesota and North Dakota (BBB) is concerned about fraudsters who are already using confusion about the new law to their advantage, and offers consumers some basic information about the ACA to help level the playing field.

"We're removing ourselves from discussions of any virtues or vices regarding this new law; people can decide that for themselves," said Dana Badgerow, president and CEO of the BBB of Minnesota and North Dakota. "What we're doing is taking our knowledge of scammers – how they use confusion to their advantage – and applying it to this particular situation."

The BBB is advising consumers to watch out for phone calls telling them they have to provide personal or financial information to receive health coverage or keep the insurance coverage they have. Scams of this nature have already been reported and will likely only increase as the date for enrollment in the health insurance exchange approaches. Consumers may also receive calls threatening fines for not having health insurance – don't be bullied. The penalty for not having health insurance is, for 2014, \$95 or one percent of your taxable income – whichever is greater. The family maximum fine is \$285. However, no one will call you for payment of this fine nor will you receive a bill; the fine will be assessed, if you owe it, on your 2014 income tax form that's due April 15, 2015. Also, you can't go to jail for not paying the penalty and the government can't even garnish your wages. The most likely consequence is that the IRS would withhold

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your tax refund.

ACA enrollment in what's referred to as the health insurance exchange begins on October 1, 2013, with coverage beginning January 1, 2014. Uninsured individuals will be required to purchase health insurance coverage by March 31, 2014 or face penalties as part of the individual mandate. Minnesota is one of 16 states plus the District of Columbia building its own exchange – MNSure (mn.gov/hix/) – a "one-stop" health insurance marketplace where people can find and compare health plans. North Dakota will use the federal exchange and people will apply for coverage, compare plans, and enroll at HealthCare.gov.

Other things to know about the implementation of the Affordable Care Act:

- There is no card given out (like with Social Security or Medicare) by the government.
- Medicare cards will not be affected. Scammers may try telling seniors they need to apply for a new card – this is not true.
- Health plans will no longer be able to exclude individuals from coverage due to pre-existing conditions.
- Don't respond to cold calls or provide sensitive personal or financial information over the phone.

MNSure's website says many Minnesotans will receive financial assistance—individual, employee or business tax credits and cost-sharing assistance – or qualify for health programs like Medicaid through MNSure starting next year. Visiting the MNSure website will help determine if you qualify. Everyone who qualifies for the state's public health plans, Medical Assistance and MinnesotaCare, will be able to use MNSure. If you get health coverage from a large company or are a senior on Medicare, MNSure isn't for you.

For small businesses, the Small Business Health Options Program (SHOP) is a new program that explains the process of buying health insurance for your business. The Health Insurance Marketplace Small Employer call center is available to answer your health insurance questions at **1-800-706-7893** or (TTY: 1-800-706-7915). The call center is open Monday through Friday, 10 a.m. to 6 p.m. CST.

Small businesses in every state will have access to the SHOP Marketplace. In some states, you'll use your state's website to apply for coverage. In other cases you'll use HealthCare.gov. To find the SHOP Marketplace that serves you, visit healthcare.gov/marketplace/shop/

"Anytime a major government program goes into effect, especially one like this that touches such a broad segment of the population, there's always some confusion among the general public," added Badgerow. "Scammers recognize this and look to make the most of it before all the particulars of the new law are fully understood."

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The mission of the Better Business Bureau is to be the leader in building marketplace trust by promoting, through self-regulation, the highest standards of business ethics and conduct, and to instill confidence in responsible businesses through programs of education and action that inform, assist and protect the general public. We are open 8 a.m. to 5 p.m. Monday through Friday. Contact the BBB at bbb.org or 651-699-1111, toll-free at 1-800-646-6222.