

Obama has you covered

Government site explains insurance marketplaces

Selecting a health insurance plan is one of those necessary tasks that ranks right up there with filing your taxes or getting a colonoscopy in terms of enjoyment. It's a complex process involving unfamiliar, industry jargon, and making important decisions based on assumptions about what the future may or may not hold.

In 2010 the Affordable Care Act, which has been dubbed Obamacare (derisively, or lovingly, depending on your politics), was passed. While it may have reformed health care in the U.S., it doesn't appear to have made the process of choosing a plan any simpler.

Have no fear though, there's a website from the government, and it's here to help. **HealthCare.gov** is a site dedicated to explaining the Health Insurance Marketplace. The Marketplace is a program created as part of Obamacare to offer a one stop shop for individuals and small businesses seeking health insurance. It opened on Oct. 1 in order to give people time to find a plan before Jan. 1, which is the mandatory deadline for most people to purchase health insurance.

Government gets it right

People love to criticize the government as being incompetent. While there is certainly room for improvement in many government operations (see Congress), it does perform many functions and services quite well. I've reviewed several government websites over the years and I've been impressed with the quality. They are usually well-designed, functional and full of good information, and HealthCare.gov is no exception.

All of the states are required to either set up a health insurance marketplace, or let the feds do it for them.

The marketplaces are online, not physical locations. HealthCare.gov allows you to access your state marketplace if it's being run by the federal government, as is currently the case in Pennsylvania. HealthCare.gov will direct you to the appropriate site if your state is running their own marketplace.

Research the rules

HealthCare.gov has a nice looking design that efficiently organizes vast amounts of information about Obamacare. While the organization is definitely helpful, educating yourself on the new rules and picking a plan still requires a good deal of research. Rules are different for people with employer-provided health insurance than for individuals purchasing their own. Many households have two people working at different places, or one spouse working and one not, which creates different coverage scenarios to explore.

The site does a good job of answering most of the questions that people have about obtaining coverage. There are two main sections, one for learning about health insurance, labeled Learn, and one for actually purchasing it, labeled Get Insurance. There are three links at the top of the Learn section: Individuals & Families, Small Businesses and All Topics.

The Individuals & Families section features a crude animated video explaining the marketplaces. There's also a link to a form that asks questions about you, and, if applicable, your family's circumstances. After you fill out the form, the site lists your options for insurance coverage. The Small Businesses section is virtually identical, except the questions relate to your business rather than family.

The All Topics link features a dropdown menu with 10 sub-sections that cover all aspects of health insurance. Each subsection is set up as a grid of frequently asked questions and

answers. Clicking on a question takes you to a page with more in-depth explanations of the topic. Each of these third-tier pages is full of links to even more in-depth explanations of related subjects.

A continuity of design and navigation is maintained through the first few levels, allowing you to easily get back to where you started. As you get to the deeper links though, you may be directed to a different, related government website.

Enter your info

The Get Insurance section contains several steps you need to take in order to purchase coverage. First you need to select your state. As I mentioned before, if your state has its own marketplace you'll be directed to its website, but for Pennsylvania you'll stay on HealthCare.gov. Next, you create an account and enter all of your vital statistics. You enter information about your family, such as ages, number of members and income, and cost estimates for varying levels of coverage will be listed. The site will list all of the participating providers and allow side-by-side comparisons. Then you pick a plan and enroll in it.

While that all sounds simple enough, it's worth repeating that you will need to make some tough decisions, and do a lot of reading to compare plans and understand the rules for your unique circumstances. HealthCare.gov's clean design, logical navigation and organization point the way, but it's still a long and winding road.

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