Making Cents of Health Insurance

August 13, 2012 By Cristina Gonzalez

In late June, the U.S. Supreme Court largely upheld the constitutionality of the Affordable Care Act, which will require most Americans to purchase health insurance or pay a penalty. With the elections just months away and Republican presidential candidate Mitt Romney vowing to repeal the law if elected, the fight for affordable health care for all is far from over. Individual mandates, preexisting conditions, Medicaid expansions—though it may seem impossible to figure it all out, know that you have options and there are people out there willing to help. Most important, know that you have a right to be treated for HIV/AIDS regardless of your insurance status, no questions asked. Here's how to figure out what type of health insurance you need, how to get new coverage, and how to seek emergency care if you need it.

Finding Health Insurance

Start by visiting the U.S. Department of Health and Human Services' website—finder.healthcare.gov—which provides a list of tailored resources. First, you answer a few basic questions (age, location, preexisting conditions), and then the site generates a list of plans (with contact information and estimated pricing) and allows you to compare insurers, both federal and private. It's a great way to start gathering information, understand price ranges and get a sense of what's available to you in your state.

Decoding Health Insurance

We all need a little help sometimes, and it's especially true when dealing with insurers. The vocabulary can be hard to understand and the red tape too tangled to unravel. But don't despair. Many states offer help through federally funded Consumer Assistance Programs (CAPs). Their knowledgeable staffers can walk you through confusing policies, intricate forms and unclear claims, all through phone or email. They can also help you appeal an insurance denial or put you in touch with local agencies for immediate relief. Go to healthcare.gov and click on "Get Help Using Insurance." You'll find a list of numbers for your state, and if your state doesn't have a CAP, the site will give you info for other resources. Help is on the way!

Getting Care in Real Time

Let's be real, sometimes you need access to care right now. That cold has gone from bad to worse, or maybe you have a cut that won't heal. Forget the myth that just because you don't have health insurance you'll be turned away at the doctor's door. First, know that an ER will never turn you away but you should only go in true emergencies— you will receive a (hefty) bill later. If you have

time, check out federally funded health care centers, which provide you with basic treatment, even if you don’t have health insurance. You simply pay what you can afford, based on your income. Locate one at findahealthcenter.hrsa.gov. In addition, the Ryan White HIV/AIDS Program exists to help people with HIV/AIDS get care, even if they can’t pay. To find a counselor in your area, simply log on to aids.gov/locator.

© 2026 Smart + Strong All Rights Reserved.

http://beta.docker.poz.com/article/ACA-Cents-HIV-22819-2648