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Some Catholic hospitals dispense advice to ease insurance confusion

by Carol Zimmermann by Catholic News Service

Washington — Maggie Ward, an oncology nurse at Via Christi Hospital in Wichita, Kan., knows all about the health insurance marketplace that opened to the public Oct. 1 to allow families and small businesses to shop for insurance coverage.

She understands coverage costs, available options and how people can determine their eligibility for government subsidies because she had 30 hours of training from the U.S. Health and Human Services to be certified as a navigator, or qualified person, to steer people through the maze of the new health care law.

Ward also recognizes the frustration as people try to comprehend the government's new plan and then face technical glitches on the healthcare.gov website that has crashed, kicked people off and seems riddled with software and coding problems officials promised would be fixed by the end of November.

She told Catholic News Service on Oct. 24 that with her nursing background, she wasn't sure about being on the paperwork side of health care, but she said it's been "extremely rewarding" to see people who have been unable to afford insurance get it for the first time.

Her main function in the navigation role -- beyond knowing ins and outs of the insurance marketplace -- is to provide free cancer screenings to those who come to the hospital for assistance with the new health care law.

Hospitals also are using health fairs and social media to get the word out about available health insurance. But they still have their work cut out for them. According to a poll released Sept. 28 by the Kaiser Family Foundation, 51 percent of the American public and 67 percent of the uninsured in the United States said

they didn't have enough information about the new health care law to know how it would impact their families.

Via Christi Hospital is under the Ascension Health umbrella, the largest Catholic nonprofit hospital chain in the U.S. St. Louis-based Ascension Health received two federal grants to serve as navigators helping people shop and enroll for insurance plans. Via Christi Hospital received a grant of \$165,683 and another Ascension-sponsored hospital, Providence Hospital in Mobile, Ala., received a grant of \$202,706.

Connie Brooks, a senior director for Ascension Health, said the grants "allow us to do more of what we do," stressing that Catholic hospitals are "very much committed to and compassionate about care for the poor and access to health care; it is at the core of who we are."

She said the two hospitals' navigators have been "on the ground" to advise people in person and particularly help those frustrated with their online experience to sign up for insurance.

Ascension was one of 105 recipients of navigator grants. Health care facilities, American Indian tribes, local food banks, patient advocacy groups and universities also obtained federal funds to help people choose and sign up for health insurance.

Catholic Social Services in the Archdiocese of Mobile, Ala., was awarded a navigator grant of \$20,750, which the organization ended up rejecting.

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The U.S. bishops, who have long advocated for comprehensive health care reform, opposed the final passage of the Affordable Care Act primarily because of its use of federal funds to pay for elective abortions and its failure to protect conscience rights for workers in the health care industry and for employers who have moral objections about the law's requirement that employers cover contraceptives, sterilization and abortion-inducing drugs.

Final rules implementing the mandate include an exemption for some religious employers fitting certain criteria. There also is an accommodation for some employers to use a third party to pay for the objectionable coverage. Working their way through the courts are more than 70 lawsuits against the mandate filed by Catholic and other religious entities and some for-profit companies.

As to the government's requirement that everyone now must have health insurance or pay fines, the Catholic Health Association last year submitted friend-of-the-court briefs urging the Supreme Court to uphold the individual mandate and Medicaid expansion under the Affordable Care Act.

While acknowledging the U.S. bishops remain the authentic teachers of faith and morals within the church in their moral objection to the contraceptive mandate, CHA said it accepted the HHS accommodation for some employers to use a third party to pay for contraceptive coverage.

The CHA is included in HHS' list of "Champions for Courage" that includes 900 businesses and other organizations that do not receive grant funding but have pledged to help consumers with the new health reform legislation. Some Catholic health care providers are also partnering with Enroll America a broad-based coalition of health care and consumer groups educating people about coverage options and helping people sign up.

Jeff Tieman, CHA's chief of staff, said the group's hospitals and medical centers have been encouraged to

post CHA's four-minute video explaining the basics of the Affordable Care Act on their websites, Facebook pages or Twitter feed and to also offer brochures explaining the new law.

In a Sept. 16 webcast for hospital leaders, Sr. Carol Keehan, a Daughter of Charity who is CHA's president and CEO, said hospitals and community agencies should view this time as an "historic opportunity" to educate the uninsured about insurance coverage.

Yoko Allen, recently hired by Providence Hospital in Mobile as its leading navigator, said there is a lot of confusion about the insurance marketplace mainly because it is new and because people are hesitant to release personal information when applying. Consumers do not provide any personal information to the navigators, she was quick to add.

Some people come to her office because they don't have computer access and others are simply overwhelmed by the new law or by technical glitches on the government website.

To get around online troubles, Allen offers print applications and pre-addressed envelopes so people can submit their forms the old-fashioned way: by mail. This step alone, she said, "alleviates anxiety" and has enabled people to get started on the process of determining their eligibility despite online snags.

Allen takes the website's troubles in stride, saying, "Anytime you start something new, you have setbacks; that's just how life is." She's also confident that once the initial surge of applicants is over, the site will work better.

In taking the long view of the process, she said, "I love the fact that everyone will have health insurance at some point over next year -- of course with some exceptions."

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