

Veterans should enroll for healthcare immediately

The Affordable Care Act, Obamacare or Covered California as it is known in California can all be connected back to healthcare for our veterans. This is important to understand whether you are an honorably discharged veteran today, or whether you are still on active duty and anticipate being discharged in the next year or two.

As you have probably seen in the news coverage, there is a March 31 deadline looming for the uninsured to sign up for health insurance through Covered California and avoid the penalty for not complying with the requirement for everyone to have health insurance.

Veterans have options that others do not have to meet this deadline; they can access the Veterans Administration healthcare system, which is rated among the best medical care in the United States. There are some eligibility guidelines, but for those who qualify there is no enrollment fee, monthly premiums, or deductibles. Most veterans have no out-of-pocket costs; some veterans pay small copayments for health care or prescription drugs.

Additionally, there are more than 1,700 places across the country where veterans can get VA covered health care. This means their VA healthcare coverage can go with veterans wherever they travel or move. Most importantly, given the topic, VA healthcare meets the new requirement to have health care coverage that meets the minimum standard.

Veterans may apply for VA health care enrollment at any time, and they should at least come by the County Veteran Services office with their DD-214 to see if they qualify. Veterans currently receiving healthcare from a VA program do not need to adjust anything to comply with the new law.

Veterans who are not eligible for VA healthcare (or who are but want to join the same health plan as the rest of their family) may have affordable health insurance options available through Covered California.

A veteran who is covered by VA healthcare usually will not have coverage for his or her family unless the veteran is 100 percent service-connected disabled. This is where Covered California can provide coverage for the veteran's family.

Covered California offers 11 commercial health plans (such as Anthem Blue Cross, Blue Shield and Western Health Advantage). Financial assistance is available, ranging from monthly premium subsidies to tax credits.

Veterans who are eligible for VA health coverage, but are not enrolled in the VA system may be eligible for financial assistance (as tax credits) through Covered California for themselves or their families. Veterans who are enrolled by a VA health program but do not have coverage for their families may also be eligible for tax credits under Covered California.

To figure this out, Covered California has a "shop and compare tool" on its website that allows individuals and/or their families to see the health plan options that have a network in their region. This tool (www.CoveredCA.com/shopandcompare) also shows premium prices, financial assistance (if relevant), plan benefits, and plan information.

Individuals can apply multiple ways:

- Via the website at www.covered.ca.com,
- Through the call center at (800) 300-1506, or

- By completing a printed application and mailing or faxing it to (888) 329-3700. Applications for subsidized and unsubsidized health insurance options are available at www.coveredca.com/individuals-and-families.

Although the deadline for enrolling in Covered California without penalty is March 31, there are events that allow veterans and their families to enroll after the deadline without penalty. For example, a veteran who is discharged after the deadline can enroll without penalty. This is known as a change of employment and healthcare coverage status. There are other triggering events that may qualify a veteran for Covered California and veterans should call Covered California to get detailed information on these events. Information on VA Healthcare, please continue to contact our office.

Ted Puntillo is director of Veteran Services for Solano County. Reach him at 784-6590 or TEPuntillo@SolanoCounty.com. The Solano County Veteran Services Office, 675 Texas St. in Fairfield, is open from 9 a.m. to noon and 1 to 4 p.m. Monday through Friday.