

you, as the earliest health insurance coverage starts Wednesday. On Tuesday, the federal government said 3.9 million Americans had enrolled in Medicaid and another 2.1 million had selected a private plan through the Affordable Care Act.

Medicaid add-ons

Many of the people who qualified for Medicaid, thanks to the broader expansion of Medicaid made possible by the Affordable Care Act, said they had been uninsured before the change. The state expects about 190,000 low-income people to successfully enroll in Medicaid, of the people who have applied so far. It remains to be seen whether these people will have difficulty finding doctors willing to take Medicaid, as Illinois is notoriously slow to pay for its notoriously low portion of Medicaid.

But most people who qualified for Medicaid said they're just relieved to have coverage. Humboldt Park resident Juzzane Brownlee, 42, who said she has been uninsured for a year, doesn't get sick often, but said it was a concern not to have insurance. "I'm looking forward to see what it will actually offer and how I will benefit."

In limbo

Dwight Breeden, 56, of Glen Ellyn was one of those who had insurance plans canceled in October because those plans didn't cover all of the benefits required by the ACA. Obama has since allowed canceled plans to be



Dwight Breeden's plan was canceled in October because it didn't meet the requirements of the Affordable Care Act.

renewed for another year, and Blue Cross gave Breeden and its other customers that option.

Breeden, who is a self-employed consultant, says that gives his family a backup plan, though he said the premium he pays now isn't cheap — \$1,242.75 per month, not including the 4.1 percent increase Blue Cross says will come in 2014. But he wasn't able to see if there was any better option on healthcare.gov because of problems with the website.

"My application was accepted, but I haven't gotten any response back about what insurance programs are available to me," said Breeden, who has a family of five and makes about \$75,000, which should qualify him for tax credits to pay for insurance. "I'm hopeful that I'll get some sort of reduction in premiums, but I don't know."

No more barrier because of pre-existing conditions

Keith and Joyce Moens of Arlington Heights had been "flying without insurance since December 2011," because they said they couldn't afford COBRA insurance after both lost their jobs in 2008. The same insurance plan they had when Joyce Moens, 55, was employed



Nancy Wheeler and her husband earned just too much to qualify for a health-insurance tax credit. | MIKE MANTUCCA/FOR SUN-TIMES MEDIA



Keith and Joyce Moens, with son Scott, had been "flying without insurance since December 2011." | PROVIDED PHOTO

went from a premium of \$450 per month to \$2,000 per month on COBRA. And when they tried to enroll in COBRA, they were told it would cost \$12,000 for that first month, because of back pay they had to make.

The Moens also couldn't get any other insurers to cover them, because Joyce

had been afflicted with West Nile virus in 2006 and also had thyroid problems, meaning she had "pre-existing conditions." The Affordable Care Act forbids insurers to exclude coverage because of pre-existing conditions after 2014. Keith Moens, 61, said removing that barrier from getting insurance for him,

his wife and their son would have been enough of a help. Being able to find a new affordable insurance plan with tax credits that the Moens and their son qualified for was a bonus.

The Moens did not want it published how much they make or how much they're paying for insurance, but noted that they meet the tax credit guidelines. "It's a good plan. It's got all that we need. And we're ready to go. We're just waiting for January to roll around," Keith said.

Did not get a tax credit

Romeoville resident Nancy Wheeler said she and her husband had hoped to find more affordable health insurance. But to get a tax credit, the maximum a couple can make is \$62,040. They make \$65,000, and healthcare.gov said they didn't qualify for any tax credit, even though

Wheeler, 59, is unemployed and her husband, 69, is retired. Her husband gets Medicare. Wheeler, though, buys her own insurance, with a premium of \$300 per month and a deductible of \$10,000. But that doesn't cover much, aside from doctors' visits. She also said she couldn't afford much more than that, and one of the cheap premiums with high out-of-pocket expenses like the ACA offers would not be a bargain if she got sick. "I think it's unfair that my husband, who is retired and on Medicare . . . , is included in my income when insurance is purchased in an individual manner," Wheeler said, adding that she feels like middle class people like herself are "getting crushed" by the law.

Email: mjthomas@suntimes.com
Twitter: @MonifaThomas1

Chicago Sun Times 1/1/2014