

## More than 10 million Americans are without health insurance; Are you on the list?

Written by Administrator  
Wednesday, 04 November 2015 08:52 -

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Two years ago, the Health Insurance Marketplaces, a key provision of the Affordable Care Act, opened for the first time. Since then, an estimated 10.2 million Americans have enrolled for healthcare coverage through the online marketplace, which allows people to browse coverage options, compare plans and purchase health insurance that meets their individual needs. Overall, under the Affordable Care Act, 17.6 million more individuals in the U.S., some of whom are right here in Scott County, now have improved access to medical care in the form of preventive health screenings, vaccinations, wellness checks and women's care, among other services. While this is great news, there are still an estimated 10.5 million Americans who do not have healthcare coverage. Throughout 2015, many of these men and women, some of which could be our neighbors, family or friends, will forego the preventive health services that can detect and prevent long-term health problems. Many of them also will be subject to increased federal penalties in the upcoming tax season for lack of healthcare coverage. Those without insurance in 2016 could face penalties as high as \$695 per person or 2.5% of their taxable income.

At Scott Memorial Hospital, we are dedicated to making communities healthier. One way we do this is by helping our community members understand the value of health insurance and the options available to them through the Marketplace.

The Health Insurance Marketplace in Indiana is run by the federal government and is located online at [www.healthcare.gov](http://www.healthcare.gov). Throughout the 2016 open enrollment window, which runs November 1, 2015 through January 31, 2016, our hope is to educate people about the opportunity through the Marketplace to select a quality health insurance plan that:

\* satisfies your current healthcare needs,

\* ensures that you have access to the preventive care you need now to remain healthy later, and

\* is financially manageable.

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### Preventive Care

According to the Centers for Disease Control and Prevention (CDC), heart disease, cancer and diabetes are responsible for seven out of 10 deaths each year. These illnesses are largely preventable or treatable with regular wellness checks and health screenings, many of which are now covered by all health insurance plans. Preventive care also helps people keep diseases they already have from progressing into debilitating or life-threatening conditions, saves individuals money in terms of healthcare expenses, and typically leads to longer, more productive lives.

### Financially Manageable

If you are concerned about the cost of insurance premiums, there are numerous assistance programs available to lessen the financial impact, such as federal subsidies and tax incentives. According to the

U.S. Health and Human Services Department, throughout 2015, 84% of Americans who enrolled in healthcare coverage through the Marketplaces benefited from the subsidies.

### Ready to Enroll?

Whether you want to compare your current plan to new plans in the Marketplace or enroll for the first time, now is the time to act. Through January 31, 2016, uninsured individuals have a three-month window to shop and compare insurance plans and select the plan that best fits your needs.

Scott Memorial Hospital is here to help. We have Certified Application Counselors (CACs) onsite to support you in the application process.

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Call us today toll-free at 1-888-982-9144. Our CACs are available for phone or personal appointments, Monday-Thursday, 8 a.m. – 7 p.m.; Friday, 8 a.m. – 5 p.m.; and Saturday, 9 a.m. - 1p.m.

You also can call 812-752-9729 to ask questions or set up an appointment or visit us online at [www.scottmemorial.com](http://www.scottmemorial.com) for information.