Spreading the Word About Health Care Reform

Over the last month, there has been a lot of confusion over the enrollment process for the new Health Insurance Marketplace, the insurance market created by the Affordable Care Act (ACA). Though much of the focus has been on the technical glitches with the enrollment website and stories of people losing coverage, there are many facts about the ACA and new Health Insurance Marketplace that are being overlooked or misunderstood. In this article, we will help clarify some of the myths.

**Myth:** Since the website is down, no one can enroll in the Health Insurance Marketplace and people will be left without coverage.

The truth is that there are other ways to enroll in the Marketplace. The website is not completely down, but does take longer than previously expected to get a quote on insurance coverage. Thousands of people have signed up for insurance in the federal Marketplace and even more have signed up on state-based insurance marketplaces. You can use the website to enroll, it just takes time.

If you need to enroll through the Marketplace and do not want to navigate the website, you can call a navigator to help you with the process at 1-888-392-5132 or visit [www.enroll-virginia.com](http://www.enroll-virginia.com) to find someone close to you that can help. You can also complete the entire enrollment process by phone by calling the federal Department of Health and Human Services at 1-800-318-2596. They will review options by phone and help you get signed up right away.

You can also enroll in health coverage through a paper application. Visit [www.healthcare.gov](http://www.healthcare.gov) for more information on how to enroll with a paper application.

**Myth:** My insurance company canceled my coverage because of the Affordable Care Act.

There are many reasons that insurance companies choose to withdraw from a particular market, but the number one reason is profits. The Affordable Care Act did more than just mandate that everyone have insurance coverage. The law requires that insurance plans issued after a certain date meet minimum requirements. Many insurance companies were offering plans that were low-quality and did not include coverage for certain illnesses or preventive care. Preventive care includes physicals, prenatal care for pregnant women, vaccines for children and adults, wellness visits for women, and more. There are people who had “insurance” plans who were surprised to find out that their insurance did not cover them when they were sick or pregnant.

Additionally, insurance companies were dropping people who got sick or imposing lifetime limits on the amount the company would pay for a person. The ACA prevents insurance companies from dropping a person who gets sick, denying a person or family for a pre-existing condition, and removes lifetime caps on coverage.

Because insurance companies were making a lot of money on junk policies and could drop people if they were diagnosed with cancer or another serious illness prior to the ACA, they might not be able to make as much money on those plans now and may choose not to offer particular plans. The insurance companies are responsible for these practices, not the ACA.

**Myth:** My premiums went up because of the ACA.

Because there is better coverage, some premiums will rise, but premiums have been on the rise without the law and likely would have increased anyway. Insurance companies now have to spend a vast majority of premiums on actual health costs, which will keep premiums down in the long run. Additionally, for people who make up to 400 percent of the federal poverty line, there are subsidies on the Marketplace to help with premium payments.
Real people. Real change.

Martinsville-Henry County Chapter Starts New Meeting Style

In the Mississippi Delta in the early 1960s, community members and civil rights activists gathered in the local office of the Southern Nonviolent Coordinating Committee (SNCC, pronounced “snick”). Some folks played cards, others read books and had long conversations. Many just spent time getting to know each other and sharing stories about what was happening around town. It was in this office’s open atmosphere that people prepared for canvasses, marches, and voter registration drives. It was in this office that people joined a life-changing movement. Big things happened in a pretty humble setting.

In this tradition, the Martinsville-Henry County chapter of Virginia Organizing is going to try something new. Rather than a single monthly meeting, the Virginia Organizing office at 618 E. Church St. will be open all day on Chapter Meeting Days. Stop in and see what’s new. We’ll have three gathering times throughout the day—7 a.m., noon and 6 p.m. With short hour-long meetings, these gathering times will provide everyone with an opportunity to drop by, discuss chapter activities and make some plans for the upcoming month. We look forward to seeing you!

Immigration Update

On October 24, Virginia Organizing leaders and other groups gathered at U.S. Representative and House Majority Leader Eric Cantor’s district office in Glen Allen to call on the Congressman to bring comprehensive immigration reform with a path to citizenship to a vote before the end of the year. Twelve leaders went into the district office and asked for a meeting with Representative Cantor. After the staff refused to schedule a constituent meeting with the Congressman, leaders were escorted out of the office by police.

Representative Cantor has consistently refused to meet with his constituents even after months of requests for a meeting. Virginia Organizing wants your help! Will you call Representative Cantor at 202-225-2815 and tell him that we need comprehensive immigration reform and he should meet with his constituents on this issue? If the mailbox is full, call his district office at 804-747-4073. Thanks for your help!

Help Support Virginia Organizing

This year, Virginia Organizing is partnering with The Haven, a Charlottesville organization dedicated to ending homelessness, to host a special fall fundraiser. On Friday, November 22 from 7 to 9 p.m., we will “Sing the Unsung Heroes,” those in our community who do the often unrecognized work that enriches our lives. The HYPE Step Team and the Downbeat Project will perform. Virginia Organizing will take donations at the door and for bowls left over from last year’s Social Justice Bowl. Contact Michele Mattioli at mattioli@virginia-organizing.org or 434-984-4655 ext. 223 for more information.

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If you are a state employee, you can donate to Virginia Organizing through the Combined Virginia Campaign (CVC) using code 3168. Thanks in advance for your generous support!

Leader of the Month

Duane Edwards

Duane Edwards is a Fredericksburg Chapter leader who has been working hard to get the word out about the Affordable Care Act and restoration of civil rights for former felons. Duane organized a restoration of rights workshop in a local homeless shelter and assisted with another workshop close by. In addition, he has been working with his church to host conversations about the Affordable Care Act and how to get people enrolled in the new Health Insurance Marketplace.

“In my church, my pastor teaches that we need to meet people where we are,” said Duane. “I’m working with Virginia Organizing to help solve some of these problems at a systemic level.”

Duane believes that helping people get their right to vote back is essential to empowerment of an individual and community.

“It can always give people information to help them learn about resources available and how to accomplish their goals,” said Duane. “This work is right in line with what my faith teaches.”

Thank you, Duane, for all your work!

Virginia Organizing

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Local Chapters

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Charlottesville/Albemarle County
Danville
Harrisonburg/Rockingham County
Fredericksburg
Lee County
Martinsville/Henry County
South Hampton Roads
Washington County
Tri-Cities/Petersburg
Richmond
On Campus: UMW, VSU, CNU, UVA, E&H, U of R, ODU

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News in Brief

• The South Hampton Roads Chapter sponsored a block party in the community of the lowest voter participation in the region to encourage civic engagement.

• During the month of October, the Richmond Chapter participated in four community activities with Teachers for Social Justice, the Civic Ministry of Mt. Olive Baptist Church-Glen Allen, RePHRAME community forum and the Harvest Festival held at the Seigel Center, sponsored by a local state delegate. Information on health care, Medicaid expansion, voter information and restoration of civil rights reached over 200 people.

• The Fredericksburg Chapter held a life skills workshop on restoration of rights at a local homeless shelter; 75 people attended.

• In Petersburg, a group of leaders conducted a dismantling stereotypes workshop at a local high school for four classes.

• Please remember Virginia Organizing in your estate planning. Contact Sally Bastian at bastian@virginia-organizing.org or 434-984-4655 ext. 229 for more information.

www.virginia-organizing.org