Ginés: Like it or not, part of Affordable Care Act coming to Texas

Health 'navigators' can help uninsured sort out their options
By Venus Ginés | June 25, 2013 | Updated: June 25, 2013 8:21 pm

Significant portions of the Patient Protection and Affordable Care Act, also known as "Obamacare" or the Affordable Care Act, are coming to Texas communities. To many of our underinsured or uninsured, this is somewhat complicated and disconcerting because the information is still not clear about how the programs work.

An important feature of this law is the insurance marketplace. So what is this, really?

Federal legislators crafted the law to help individuals and small businesses shop for insurance specific to their needs. Since the state opted against expanding Medicaid and the state insurance exchange, the federal health insurance exchange is coming to Texas.

This exchange will provide an opportunity for 25 percent of currently uninsured Texans to compare various different health insurance plans and select from a range of those health plans, just as they would in a marketplace.

The decisions Texans make regarding their health insurance coverage in this and any other scenario is very important, and therefore, help is on its way.

In April, the Centers for Medicare & Medicaid Services announced the availability of $54 million in funding to support navigators in federally facilitated and state partnership marketplaces.

Navigators are individuals and entities that will provide unbiased information to consumers about health insurance, the new health insurance marketplace, qualified health plans and public programs including Medicaid and the Children’s Health Insurance Program. Navigators will understand and be able to explain everything from the technology behind the exchange to the vast resources available to help consumers make informed choices on their health insurance options.

A valuable resource, navigators will help Texans collect as much important information as possible so they can make the best possible decisions when enrolling in health insurance exchanges starting this fall.

As much as navigators will help some uninsured Texans, the navigators themselves will need support, as well. And this support must come from the most powerful people in Texas

The responsibility for ensuring a legal, proper and consumer protected health care exchange ultimately will fall to the Texas Department of Insurance.

In my organization, our Community Health Workers/Promotores are natural navigators who for years have motivated individuals to get screened for chronic diseases, informed patients about local resources and provided health education in a culturally and linguistically proficient manner, making sure Texans across the state have access to equitable health care.

I’m proud that Texas was the first state to implement a state certification training program for community health workers, recognizing their valuable contributions in reducing health disparities. Texas can lead the nation once again.

In conjunction with Texas Attorney General Greg Abbott, new state Insurance Commissioner Julia Rathgeber can ensure Texans have appropriate ways to voice concerns, problems and have access to an easy process to make official complaints about our exchange, as well as fraud and abuse.

While the arguments can and will continue regarding the Affordable Care Act, the reality remains: Part of it is on its way to Texas.

Texans will start interacting with the exchange later this year, and will see its effects in place in early 2014.

Our state leaders should work hard to make sure the Lone Star State’s health insurance exchange provides the health care coverage Texans need. In the long run, access to equitable health care saves the state and health care system money, not to mention lives.

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