

Navigating The Healthcare Marketplace

JFS' Coverage to Care can make it easier to choose the right plan for you.



Ruthan Brodsky | Contributing Writer

When you hear phrases such as *balance billing*, *out-of-network-liability*, *claims pending*, *retroactive denial* and *minimum value cover*, do your eyes glaze over? These are some of the terms you'll encounter (and won't understand) when you search online about personal health coverage under the Affordable Care Act (ACA).

Don't feel bad if your brain gets fuzzy when thinking about all the options for healthcare coverage. According to Blue Cross Blue Shield of Michigan, only 45 percent of people understand their healthcare plan.

Jewish Family Service (JFS) healthcare navigators can help community members find appropriate insurance through the healthcare marketplace. JFS recently expanded its effort to extend navigation services through its unique Coverage to Care program.

"I don't know of any individual or agency carrying out the Coverage to Care program the way we're doing it," said Erica Saum, JFS senior director of family life and wellness. "Just reading a pamphlet that tells you what you're supposed to do doesn't work. We provide individual attention, taking navigation to a new level. We answer questions over an extended time period and make sure our clients receive coverage to meet their needs."

They also try to make people better healthcare consumers. For example, Saum said one of their goals is to help people become comfortable getting their health care from a primary physician rather than running to an emergency room, which adds cost to the program. "That takes a conversation," she said.

BECOMING THE EXPERTS

During its first year helping clients navigate the system, JFS staff felt it necessary to

maintain personal information on clients in order to truly help them — something not permitted under privacy and data collection guidelines.

"Our first step then was to get permission from our clients to keep their information," said Sarit Flascher, director of health and wellness at JFS. "That way, we could do something as simple as follow through with their efforts to receive coverage or help them find a doctor."

Flascher said that many JFS clients ask for help following a life-changing experience, such as finding a new job, getting married, having a baby or becoming caregivers for a spouse or parent.

The JFS Coverage to Care program staff also reach out to those in the community who might not be aware that help with obtaining health coverage is available.

"Most of our clients don't know that preventive healthcare is provided in their coverage, as is dental coverage for both children and adults," said Flascher, who often works



Members of the Coverage to Care team: Megan Pudlik, wellness coordinator; Sarit Flascher, director of health and wellness; and Olga Semenova, Coverage to Care outreach coordinator.

with clients whose first language is Hebrew.

"The system can become confusing, with prices changing yearly and medical reviews often required," Flascher continued. "We frequently help clients complete forms and make sure documents are faxed to the right department."

The good news is that individuals don't have to be clients of JFS to receive assistance. Anyone who resides in the tricity area of Oakland, Macomb and Wayne is eligible for the service at no cost. The program is designed to support those who are newly insured become more familiar and comfortable with their healthcare coverage.

HELPING THOSE WHO NEED IT MOST

Judy Teshuba of Oak Park is a client working with navigators of the Coverage to Care program. "I knew they would be there to answer my questions about the marketplace and help me find affordable and appropriate healthcare coverage," she said.

"They guided me in making the right decisions I needed for dental coverage," she added. "I now receive dental care at the Jewish Dental Clinic, and I even referred a friend. It is comforting to know I can call someone when I have a question about my health insurance coverage."

Megan Pudlik, certified navigator and wellness director, explained that JFS navigators speak to clients and prospective clients every day. "Often our calls are from people who never had health insurance and have no idea how it works," she says. "We ask them questions about the size of their household and their income so we can match them with the best coverage. We make sure they understand we are



Michael Zuroff, DDS

available every day to answer their questions."

The Jewish Dental Clinic, a project of the dental fraternity Alpha Omega, recently relocated to the Bernstein Community Health Clinic in Pontiac, fills the gap for those not receiving dental care from the ACA or from Medicaid. Eighty participating dentists, 40 dental hygienists and

assistants together with four full-time staff maintain the program, which has provided more than \$2 million in dental care services since its inception in March 2009.

"Many of our clients belong to what I call the working poor," said Michael "Mickey" Zuroff, DDS. "Some are Orthodox families raising five or six children who all require varying amounts of school tuition. Although both parents work full time, there's little money left for dental care. We provide the family with that care."

Helping Russian-speaking clients find an affordable and effective health insurance plan is one of Olga Semenova's responsibilities as JFS health and wellness coordinator and certified navigator.

"I love helping people, and helping clients understand their health care insurance coverage is very meaningful for me," Semenova said. *

Want Help Choosing Insurance?

This year's open enrollment begins in November, but you don't have to wait. Individuals can contact JFS at any time during the year to receive Coverage to Care service. JFS staff will work with clients for up to 120 days, during which time they can meet in person or via telephone. Contact the JFS Resource Center at (248) 592-2313 for more information.