



NEWS

Dr. Nelson Ying Center • 1940 Traylor Boulevard • Orlando, FL 32804
Phone (407) 835-0900 • Fax (407) 244-2805

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Contact: Lauren George, Costa Communications Group
Phone: (407) 657-4818, LaurenGeorge@costacg.com

United Way 2-1-1 Connects Consumers with Personal Guides to the Health Insurance Marketplace

*As Penalties Rise in 2nd Year of the Affordable Care Act, Navigators Help
Central Floridians Shop for Health Plans*

ORLANDO, Fla. (Jan. 5, 2015) – This year, under the Affordable Care Act, penalties for adults without insurance climb significantly – from \$95 or 1 percent of income to \$325 or 2 percent of income, whichever is higher.

[Heart of Florida United Way](#) is partnering with the Primary Care Access Network (PCAN) to make it easier for Central Floridians to sign up for health insurance and avoid the fee. By using United Way's 2-1-1 hotline, consumers can schedule a free, in-person meeting with one of PCAN's experienced navigators, who will guide them through the health insurance marketplace to enroll in plans before the Feb. 15 deadline.

"It's as simple as picking up the phone and dialing 2-1-1 to quickly and easily set up a meeting at a time and place that is convenient for both parties," said Caree Jewell, director of 2-1-1 at Heart of Florida United Way. "Working with a navigator to make an informed decision on health insurance can make a tremendous impact on the cost you pay each year."

Navigators are trained to provide unbiased information to educate and assist consumers in identifying the best possible health insurance plans to meet their needs.

"Too often people just pick the first – or cheapest – plan that pops up and don't take the time to explore all of the options available to them," said Anne Packham, marketplace exchange project coordinator at PCAN. "Even when consumers do dig deeper and evaluate their options, they often don't know the questions to ask to identify the best possible plan, which is why it's so important for people to meet with someone who has comprehensive knowledge about the health insurance marketplace."

Even those who previously enrolled in coverage may benefit from this service because there are new plans – some with lower prices – available this year. In addition, navigators can also check to see if consumers qualify for a premium tax credit, which can drastically reduce the cost of insurance.

Packham advises that everyone without insurance or those looking to explore new plan options should set up in-person meetings now. She says that if a person wants coverage on Feb. 1, they need to enroll by Jan. 15. At this time, most people who dial 2-1-1 are able to schedule

appointments within one business day, but Packham cautions that if people call too close to the deadline, appointments may not be readily available.

Navigators complete 30 hours of training to become certified and have a comprehensive understanding of healthcare. Most are bilingual. Currently, 12 navigators are located in Orange, Lake, Osceola and Seminole counties.

Consultations, which are free, last approximately two hours. The federal program is funded by a grant from U.S. Department of Health and Human Services and administered through the University of South Florida.

For more information, dial 2-1-1.

Heart of Florida United Way (HFUW) is Central Florida's most comprehensive health and human services charity and the largest provider of funds to the region's most critical health and human service programs. Last year, it raised and managed \$26.6 million throughout Orange, Osceola and Seminole counties. HFUW is working to advance the common good by focusing on education, income, health and basic needs. It operates United Way 2-1-1, Central Florida's crisis, suicide and referral helpline; Volunteer Resource Center; Gifts In Kind Center; Emergency Homelessness Services; and the Ryan White Part B program, which administers more than \$2 million to provide HIV/AIDS services and referrals. HFUW impacts more than 400,000 individuals annually through its direct service and funded programs. United Way partners with local businesses, government, other charities to increase awareness of local health and human service issues and to inspire hope, provide options and create possibilities for people in need. Visit www.HFUW.org for more information, or call (407) 835-0900.

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