

## Nonprofit ramps up healthcare signup efforts

By Gregory Andersen | Posted: Wednesday, March 12, 2014 3:57 pm

With less than three weeks remaining for Affordable Care Act enrollment, employees at Marin Community Clinics are kicking into high gear.

As the largest safety net healthcare provider in the county, the independent nonprofit has seen firsthand the staggering spike in patients since the ACA open enrollment period began in October 2013. Chief Executive Officer Linda Tavaszi said the organization has provided enrollment assistance to more than 5,000 people during that time, even if they don't qualify for coverage.

"Everyone has an option now; that wasn't always the case before," Tavaszi said. "And those who don't qualify are pointed in the right direction."

MCC has a longstanding history in Marin with more than 42 years experience and clinics in Greenbrae, San Rafael and Novato. The local organization serves approximately 32,000 patients annually – nearly half of whom are children – and touts a skilled staff, modern facilities and expanded services that go above and beyond the clinical norm.

But with the looming March 31 deadline marking the end of the open enrollment period, MCC has ramped up its efforts to meet the increasing demand for assistance.

Meilyn Santana, director of outreach and enrollment, said the organization has received an influx of phone calls and walk-ins that, in turn, required them to hire additional employees.

"It's a great feeling for us to tell a family they are eligible for healthcare coverage," Santana said. "We can't help everyone, but some have been waiting for years to enroll."

Americans who fail to sign up for healthcare this month will not be able to purchase plans through the federal marketplace until open enrollment begins again in October. Those who miss the deadline can still purchase insurance outside of the marketplace, but will not receive premium subsidies.

Uninsured Americans will also be subject to penalties on their 2014 tax returns. The fine is \$95 for adults and \$47.50 for children, or 1 percent of the household income. In 2015, the fines are expected to increase to \$325 for adults and 2 percent of the household income.

In recent months, there's been no shortage of stories of enrollment hardships – namely website crashes at the previously ill-equipped Healthcare.gov – permeating the news cycle.

As enrollment director, Santana said she has noticed some subtleties that may come as a surprise to many.

“Women are playing a key role in seeking out information and getting their families enrolled,” Santana said. “The Latino community, specifically, has shown a significant interest in enrollment.”

Latinos account for approximately 68 percent of the clinics’ patients, according to MCC data. The remaining patients identified their ethnicities as: 22 percent Caucasian, 4 percent African American, 4 percent Asian/Pacific Islander, 1 percent Native American and 1 percent multi-racial.

The enrollment process has proven to be especially difficult for individuals who are uneducated or those who do not speak English. As a result, MCC has spent a great deal of energy enrolling Latinos living in San Rafael and Novato.

Vanessa Monsibaiz, one of MCC’s certified enrollment counselors, said she often consults with residents in an educational manner. She said it’s not uncommon to meet with people without ever signing them up for healthcare.

“It’s not just about enrollment,” Monsibaiz said. “Any and all options can be discussed with us.”

Santana and Monsibaiz both said they frequently encounter people who have a fundamental misunderstanding of the ACA and how it applies to them.

“I’ve realized how many people are confused,” Santana said. “A lot [of people] don’t realize they qualify. And the ones who think they do [qualify] often don’t. It can be really hard to break that news to them.”

One of the greatest confusions about coverage Santana and Monsibaiz have come across is the name itself. They said people regularly come in and ask for “Obamacare,” and many assume the coverage is 100 percent free.”

“The first thing I tell people is that Obamacare, the Affordable Care Act, and Covered California are all essentially the same thing,” Santana said.

Because approximately 85 percent of MCC’s clients are Spanish speaking, another problem is the literal translation of the ACA.

According to Monsibaiz, the word ‘affordable,’ which translates to ‘asequible’ in Spanish, is rarely used in conversation.

“Very few people know the word,” Monsibaiz said. “But everybody is confused, no matter what language they speak.”

MCC currently has enrollment counselors available at each of its locations throughout the county. The counselors will be available by appointment or walk-in until March 31.

“Providing affordable healthcare is important in Marin County because minimum-wage employees are struggling to pay rent and eat,” Tavaszi said.

For more information on MCC, call 448-1500 or visit [marinclinics.org](http://marinclinics.org).

*Contact Gregory Andersen at [gandersen@marinscope.com](mailto:gandersen@marinscope.com).*