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Inside This Issue

Calendar of Events.....	3
Certified & Licensed Professionals.....	6
Classifieds.....	3
Entertainment.....	2
Food.....	5
Lawndale.....	4
Legals.....	4,5,6
Pets.....	7
Real Estate.....	8

Teen Center's 10th Anniversary



Outstanding student volunteers at the Hawthorne Teen Center pose with dignitaries after receiving recognition certificates during a celebration honoring the Center's 10th anniversary on Dec. 19 hosted by the South Bay Workforce Investment Board. Photo: SBWIB.

Officials Say It's Still Full Steam Ahead on Obamacare Enrollments

By Rob McCarthy

Officials say the decision by a Texas judge hasn't changed their plans to enroll as many Californians as possible in health plans before the mid-January deadline. The Obamacare law remains in force for next year even if Congress did away with the penalty for being uninsured.

On Dec. 14, U.S. District Court Judge Reed O'Connor issued a ruling that the Affordable Care Act law -- known as Obamacare -- became unconstitutional when Congress removed the penalty on individuals who defy the 2010 law and don't buy health insurance for themselves or their children. His ruling isn't binding on California or any of the other states that expanded Medicare and created health care exchanges to make it easier for consumers to price insurance and decide on a plan. In fact, the ruling was handed down so close to the deadline for enrolling for Jan. 1 that California officials extended the enrollment period over concerns the public would be confused. The judge's decision isn't the final say on the future of Obamacare and so the law is safe for now.

"Open enrollment is full steam ahead and continues in California and other states for several more weeks," said Covered California Executive Director Peter V. Lee. "No one in California should let this ruling discourage them from enrolling in health coverage or be worried about using the health plan they have."

Individuals and families who haven't selected a health insurance plan yet have until Jan. 15 to meet the Obamacare deadline for next year. There is a 15-day waiting period on the later enrollees, who won't be covered to see their doctor or receive care until Feb. 1, officials advise.

People who met the Dec. 15 deadline, which was extended by a week after the Texas

judge's ruling to overcome any confusion by consumers, will have uninterrupted coverage starting Jan. 1. California's open-enrollment period runs a month longer than the annual campaigns in other states.

Since Obamacare took effect in 2013, the uninsured rate among Californians has fallen by 60 percent. It reached a historic low last year, officials reported, and the 10-point drop since the Affordable Care Act began was a national high. Insurance Commissioner Dave Jones vowed that California leaders will protect Obamacare, which has survived numerous legal challenges.

Republican governors filed in the latest lawsuit in a Texas federal court, which was heard by O'Connor. The case put Obamacare to a legal test over whether Congress' decision to waive the penalty for non-coverage makes the rest of the consumer protections in the law invalid.

O'Connor sided with the governors who asked the law be struck down. He decided that elimination of the tax penalty in the Obamacare law on people who ignore law made the Affordable Care Act unconstitutional. That included the premium subsidies and the expansion of Medicaid by the states.

Insurance Commissioner Dave Jones said the judge overreached with his ruling and vowed that California would defend the consumer protection law by joining an appeal of O'Connor's decision. The federal subsidies to help people afford coverage and money giving to states that expanded Medicaid programs are "completely unrelated to the individual insurance mandate," Jones said.

Federal officials assured the public that Obamacare will remain in place pending an appeal. "This case will wind its way through the courts and I'm confident the Supreme

Court will once again do the right thing and uphold the Affordable Care Act," Lee said.

Consumer interest spiked in the second week of December, when nearly 58,000 people signed up for coverage in a single week. As of mid-month, there were 179,000 new enrollees in the state-run health exchange for insurance. Another 1.2 million Covered California customers renewed their existing coverage for 2019, according to the state's free assistance service for Obamacare plans.

It's the second straight year there has been confusion created by attempts to dismantle Obamacare and parts of the consumer protection law. President Trump last year announced funding for the federal health insurance exchanges was being reduced, saying that outreach to educate and assist uninsured Americans wasn't needed as much. The Affordable Care Act enters its sixth year in 2019.

Covered California's leader disagrees, saying that four in five Californians who qualify for a subsidized health plan don't realize they are eligible for the financial assistance. South Bay individuals earning \$25,000 per year pay as little as \$1 for coverage and have their choice of plans offered through leading health insurers, including Kaiser, Blue Shield and Anthem. The other leading insurers among California's 11 companies offered Obamacare plans are Molina and HealthNet. If you have checked before, take the time to check again, and don't "leave money on the table," says Lee, "when you can get the peace of mind and protection that comes with health care coverage."

Nearly 90 percent of the clients who use the state-run health exchange receive some financial help, Lee said. The average Covered California enrollee pays about \$5 per day for

See **Obamacare**, page 2

Weekend Forecast

Friday
Sunny
64°/45°



Saturday
Sunny
63°/45°



Sunday
Sunny
63°/47°

