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TUESDAY, JUNE 28, 2016

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ACA INSURANCE IS OFTEN THE BETTER CHOICE FOR MILITARY VETERANS

VA benefits do not extend to family members; Affordable Care Act health-insurance plans do

Members of the military preparing to exit the service face a number of important decisions in transitioning to civilian life. Among the most pressing, and frequently most difficult to navigate, is how to maintain health coverage once military healthcare ends.

When Sophia Sterling, a Certified Marketplace Navigator with Access East, Inc., realized how confusing this decision could be for exiting servicemen and women, she began outreach efforts to help local impending veterans understand how Affordable Care Act (ACA) health insurance might meet their needs.

For personnel leaving the military, civilian health-insurance choices depend in part on length of service. Servicemen and women retiring after a full military career, for instance, have several options through TRICARE, the military health-insurance plan.

Enrollment in some form of free lifelong VA health coverage is also available to voluntary new veterans, as is buying a long-term private insurance plan.

“They have to ultimately pick one or the other,” noted Cheryl Hallock, Navigator Coordinator with Access East, “and once you’re enrolled in VA benefits, you stay with VA benefits.”

This can create a real dilemma for exiting service personnel with families, since VA benefits apply exclusively to veterans. This fact alone often pushes exiting servicemen and women toward private insurance – only for many to then discover that civilian employment, if it only pays modestly, can make affording health coverage difficult, and sometimes impossible. The unfortunate result is that some new veterans are forced to go without any coverage, at great financial and medical risk to them, and to their families.

In such cases, ACA insurance can be a life-saver. The ACA not only offers family plans, but for people below certain income levels, there is also federal assistance toward paying insurance premiums, and often some of the actual cost of care as well.

Impending veterans are likewise eligible for special ACA enrollment, and can sign up for a plan through North Carolina’s federally run ACA Health Insurance Marketplace immediately upon leaving the service, instead of waiting for the annual open-enrollment period (beginning each Nov. 1 and running through Jan. 31 of the following year).

Earlier this month, Sterling began attending Educational Career Workshops for soon-to-be-veterans on the base at Cherry Point, as well as NC Works Career Center-sponsored events for Onslow County residents about to leave the military, to share ACA insurance and enrollment information. Contact Sterling with ACA questions, or to learn what local events she will next be attending, at (252) 216-6623, or at sophia.sterling@accesseast.org.

The Greenville-based nonprofit Access East provides healthcare-coordination services for the Medicaid population, and the uninsured and underinsured, across 27 eastern North Carolina counties.

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