



# **L&C Family Health Clinic Features Affordable Care Act Certified Application Counselor**

March 14 2014 4:25 PM

GODFREY – Not only is the Lewis and Clark Family Health Clinic certified with the Affordable Care Act, but also now has a certified application counselor (CAC) on staff to help district families work through the insurance buying process.

Kimberly McAdams, office assistant in the Family Health Clinic, has undergone extensive training from the state and federal government and keeps up with the latest information regarding new healthcare law.

As a Marketplace certified application counselor, she is certified to assist consumers in understanding new programs, taking advantage of consumer protections, and navigating the health insurance system to find the most affordable coverage that meets that consumer's needs.

Already, she's helped almost a dozen families through the application process, and fielded numerous phone calls on the subject.

"I start the application process at [www.getcoveredillinois.com](http://www.getcoveredillinois.com), Illinois's marketplace website," McAdams said. "There are some screening questions that are completed to determine Illinois Medicaid qualifications. Once these questions are answered, the system then determines if they are Medicaid eligible. If they are not Medicaid eligible, we are then directed to the Marketplace to complete their application process. Once we get all their information in the system, it tells us what they're eligible for (Medicaid or Marketplace Insurance plans), and we can look to see if their providers (if they have any) are covered and make sure they understand the plan coverage options."

Appointments are preferred, since residents will have to provide income verification and other materials to complete the application process. This service is available at no charge for all district residents.

“College students are the biggest uninsured population,” McAdams said. “Getting people insured is going to give them greater access to healthcare and lessen the financial hardship of medical bills.”

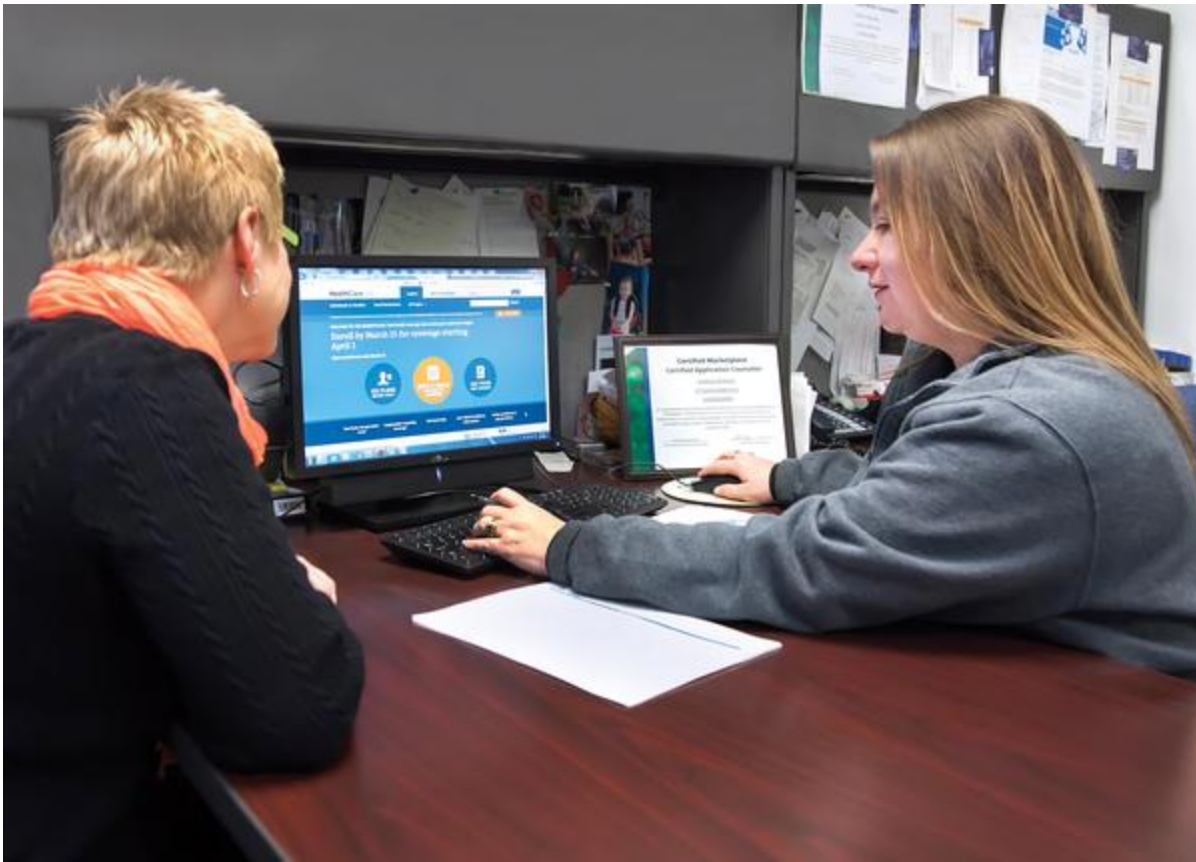
Plans on the Marketplace at [healthcare.gov](http://healthcare.gov) range from Platinum (90/10) to Bronze (60/40), and are available according to an applicant’s county of residence.

Open enrollment for coverage beginning in 2014 is currently set to end on March 31. For coverage starting in 2015, the open enrollment period is Nov. 15, 2014 through Jan. 15, 2015. Individuals may also qualify for special enrollment periods outside of open enrollment if they experience certain events (marriage, child birth). You can apply for Medicaid or CHIP anytime throughout the year. Many applicants could be eligible for a tax rebate and other assistance. Those who continue without health insurance after that will be subject to a fine.

Visit [www.healthcare.gov](http://www.healthcare.gov) for more information on the Affordable Care Act.

Call McAdams at (618) 468-4440 or email her at [kamcadam@lc.edu](mailto:kamcadam@lc.edu) to schedule an appointment today.

###



Caption: Kimberly McAdams, a certified application counselor for the Health Insurance Marketplace, helps district residents navigate healthcare.gov for free. Photo by S. Paige Allen, Lewis and Clark Community College photographer.