

Leaders warn of fraud related to Affordable Care Act

New poll shows majority disapprove of law, but local leader says repeal unlikely

By: Chloe Morrison

As the day for enrollment through federal health care exchanges draws near, leaders with the Coalition Against Insurance Fraud are warning consumers about an array of ways that scam artists may try to steal financial information from those signing up for services made possible by the Affordable Care Act.

Coalition leaders said that scam artists may pose as people who are responsible for educating the public on the new law, who are sometimes called "navigators."

They may forge credentials or invent official-looking documentation and tell consumers they are required to provide bank and Social Security information. Or they may try to sell fake insurance, according to the coalition.

Coalition leaders suggested these tips to avoid scams:

- Know what real navigator credentials look like.
- Do not allow a supposed navigator to sign you up for a specific health plan or to charge fees and health premiums.
- Learn what your state exchange website looks like and how it operates.
- Fill out enrollment forms honestly.
- Be prepared to ask navigators detailed questions.
- Visit www.healthcare.gov for more information.

Many leaders have been working to educate an already-confused public about the new law, and some are worried that fake insurance sites will lead to even more confusion.

ACA disapproval, but local leader says repeal isn't possible

In related news, a new poll found that 53 percent of Americans disapprove of the new law. Forty-two percent of people surveyed approve, according to the Pew Research Center and USA Today.

And some officials, such as Sen. Lamar Alexander, want the law to be repealed.

But David Yoder, one of the founders of American Exchange—a new local company whose leaders are helping residents nationwide connect with health insurance through marketplaces—said he doesn't see any "practical or possible" way to repeal the Affordable Care Act.

"In fact, it would be disastrous to attempt," he said via email. "Since the law's inception, many

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Coalition Against Insurance Fraud

individuals and families have come to depend upon the benefits already in place. To remove those benefits would create massive consumer confusion and unreasonable expense for insurance carriers and providers to update their policies and processes."

ACA meeting for small business owners

Leaders with the Chattanooga Area Chamber of Commerce's Hixson Council will discuss the effects of the new Affordable Care Act on small businesses at the Sept. 18 monthly meeting.

The employer mandate has already been delayed until 2015, and some leaders want a delay on the individual mandate, too.

And Yoder said he thinks the success or failure of the ACA will be determined by requiring people to get coverage.

"The benefits and costs are highly affordable, and people are ready to participate," he said.

The survey also found that 63 percent of Americans haven't yet felt much impact from the new law. Below are services already made possible by the Affordable Care Act.