

Obamacare “rollout” events held in Detroit

Our reporters
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With the roll out of the Obama administration’s Affordable Care Act (ACA), Detroit was one of the first cities in the US to hold events to attract those in need of health coverage to sign up for private insurance. Three events have been held in the last two days and one more will take place today. The Obama administration has announced its intention to enroll 500,000 people by the end of October.

The reactionary character of Obama’s ACA program is rapidly being exposed as city governments, including in Detroit and Chicago, move to end city-paid benefits and force their retirees to buy costly plans on the private insurances exchanges being set up under ACA. Several private companies are also moving to end employer-paid insurance. (See “Obamacare and the assault on workers’ health benefits.”)

The signups in Detroit have been very poorly attended, despite the pervasive need for health care coverage. One of the organizers of the event in Detroit’s west side on Thursday, Shervon Taylor, told the WSWS that the lack of transportation was a big issue in the low attendance at the local event.

She added that 240,000 people in Detroit are currently uninsured, not including the thousands of retired municipal workers and their dependents the city Detroit emergency manager will throw off of city-paid benefits in January 2014. Retirees under the age of 65 are being given a miserly \$125 subsidy toward the cost of private insurance, while those over 65 are being forced to enroll in the federal Medicare program.

The events are being overseen nationally by the Obamacare Enrollment Team, a private insurance agency representing a multitude of private insurance carriers. According to Fox News Detroit, this is an organization backed by Fiorella Insurance Agency, Inc. out of Florida.

Taylor said the government site is down, so no one is actually able to be enrolled for health insurance. “We

have been saying it will be up in a week or two and a half weeks.”

“The whole process is daunting. Most of the policies that are out there are extremely expensive. This is for the working poor. For the people who don’t qualify for Medicare and Medicaid. We are trying to help people earning \$20,000 a year or less.”

This is a small window, since the threshold to qualify for health care subsidies is annual earnings of \$15,282. Below that figure, an individual is available for Medicaid, but not a subsidized health plan under the ACA.

Another event coordinator at Wayne County Community College told the WSWS, “People have no clue what is going on. Everyone has a unique situation. Even the state legislators don’t understand it.”

She said the event was for people who didn’t qualify for Medicare or Medicaid. There were big problems with people who did not have transportation or web site access. “There are people coming in with children. There are working families.”

A retired city worker who is losing his medical coverage said, “I don’t qualify for Medicare. I think most of the people I have talked with had seen the writing on the wall. If you are a retiree and not Medicare-eligible, your spouse is being kicked to the wind, plain and simple.” he said referring to the fact that spouses do not qualify for the stipend being paid by the city.

As far as the claims by the city that the cuts were necessary, he said, “They say there isn’t any money, I don’t believe it.”

Jennifer, an engineering student at Wayne County Community College, explained why she had come to the event. “I have not had health insurance for 10 years. It certainly has made life interesting.”

She explained that among other conditions she suffers from asthma. “I need daily medication, but I am not

getting it. I have to handle it very carefully. I missed class on Wednesday. I woke up with an asthma attack and decided to stay in bed. I walk and don't run. Take it slowly. Every now and then I have found a clinic that will give me an inhaler.

“Simple dental problems turned major. I could have gone before the problems turned major, but I would have had to borrow the money.

“I have been chronically underemployed. I have three jobs at once, all part-time. I would work full time hours but still be labeled as part time. I work anywhere I can. You name it I've done it.”

Jennifer said she felt Obamacare was a “first baby step” toward universal coverage. WSWS reporters explained that in fact Obamacare was being used to dismantle the system of employer paid health insurance in the US, forcing people to purchase individual policies with higher costs, co-pays and deductibles.

“I am not sure what I qualify for yet, or if I qualify,” said Jennifer. “I plan to go to Sweden the first chance I get,” she said, half-jokingly and half-seriously.

Mohammed Shuhel Uddin, a nursing student from Bangladesh also came to enroll for Obamacare. “They told me I am not eligible because I am still living with my parents. They just told me I can be on their policy until I am 26.

“Right now I don't have health insurance at all. I haven't been to a doctor in a year. I work in a nursing home. I am still on probation so I am not covered. People should be able to get health care. What if there is a health emergency?”



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