

Speaker 1 ([00:05](#)):

I'm Amy. Shope Nancy grassroots director at the American heart association. And I'm here today to talk about open enrollment. The affordable care act has expanded access to health insurance coverage, improved patient outcomes and provided invaluable patient protections for millions of Americans with preexisting conditions. I'm so pleased to be joined by Andrew Blackshear and American heart association advocate, who has a personal connection to this topic each year during open enrollment families and individuals under age 65, who don't have access to employer based health insurance can sign up for healthcare coverage through the [affordable care act@healthcare.gov](mailto:affordablecareact@healthcare.gov). Open enrollment for 2021. Coverage is going on now and continues through December 15th. In most States, some States do give their residents additional time to enroll. Thanks to the affordable care act ensures are barred from discriminating against those with preexisting conditions and patients benefit from many protections that improve their ability to access quality affordable care. The affordable care act also offers financial assistance for those who may need some help with monthly premiums or out of pocket costs, we encourage you to research your healthcare options@healthcare.gov. Andrew's story shows why the affordable care act patient protections are so important and why it's critical for people with pre-existing conditions to find the right healthcare plan for them. Andrew, I want to start by thanking you for joining us today. Why don't you start by telling us about your experience with heart disease and the battle to get the life saving care you really needed.

Speaker 2 ([01:57](#)):

Thank you for having me. First of all, I'm glad to talk about this again, as this is very important. When I was 27, I was off of my parents' health care coverage plan. So I had to sign up for a free market health insurance plan, and they lacked the oversight that the ACA has. So while I was waiting for the open enrollment, I was on a plan that costs more money and didn't take care of preexisting conditions. I did not have a pre-existing condition, but I came down with a heart illness and before open enrollment, I needed a heart surgery from a respiratory illness. And when the bills started coming in, the free market healthcare plan accused me of having a preexisting heart condition with no basis. So I had to go hunting for all this paperwork to prove that I did not have a preexisting heart condition.

Speaker 2 ([02:54](#)):

And finally it got so bad. I was still sick. By the way, I needed another operation, my \$200,000 bill. They didn't want to pay. I kept having the fight. And finally I threatened them to go to court. Cause I didn't know what else to do. And they paid right away. And I feel that that type of thing going on in healthcare can not happen because what we're paying into every single month is to be cared for. And when it comes time to be cared for, and they're not there for you due to lack of oversight and lack of laws inside of free market health care plans. It's a problem. So when I did finally get on the ACA, I got my second surgery, I was on a PPO plan. It was cheaper premiums and I could go wherever I'd like. So I went to the Mayo clinic in Rochester, Minnesota and got the best care I could have ever received. No bill came into my house at all. It was just zeroed out, zeroed out, zeroed out. I had no issue with them. I never even needed to call them. So it was totally night and day. And the ACA with having all of its protective measures inside of their plan is so very important.

Speaker 1 ([04:08](#)):

Andrew, can you share your experience, finding the right healthcare plan for you under the ACA and participating in open enrollment?

Speaker 2 ([04:17](#)):

It was very, very easy. That's what I want to stress to everybody because healthcare and just insurance in general is very complicated, but when signing up for it, it's not complicated at all is the analogy it's kind of like, um, Google shopping. It's, it's so easy to compare prices in their, um, healthcare marketplace. So if you go on their website and here in California, I'm covered California. It's, it's different everywhere, but I go onto the website and I looked at all the plans and decided my deductible, that I wanted to have the deductible on the lower premium. And there's not much else to say it was just so easy. I'm serious. And I really want people to know that it's very, very easy as stress to everybody. Seriously,

Speaker 1 ([05:02](#)):

Andrew, as somebody who's had to really delve in and do their research on health care plans, what advice do you have for somebody participating in open enrollment and looking for the right plan for themselves?

Speaker 2 ([05:15](#)):

All you need to do is go to healthcare.gov and you can shop around for different plans and plans that work best for you. A high deductible road premium, whatever works for you. And if you have a preexisting condition, it's fine because they'll take care of you. That's the big thing here,

Speaker 1 ([05:31](#)):

Andrew, thank you so much for sharing your story and your perspective on the affordable care act. Andrew's experience inspired him to become an advocate for the American heart association. And we are so grateful to have him working with us as we support access to quality and affordable healthcare coverage. If you are interested in following in his footsteps and advocating with us, please visit [your, the cure.org](https://the.cure.org) to learn more and get involved. The COVID-19 pandemic has stressed the importance of access to meaningful health insurance coverage for millions of Americans, especially people with heart disease who are at a high risk of being severely affected by the coronavirus. Please visit healthcare.gov and enroll for coverage before December 15th, don't miss your chance to enroll in coverage or update your plan.

Speaker 3 ([06:29](#)):

[inaudible].