

# Open enrollment for 2021 health insurance ends Dec. 15. Don't let anyone you love miss it.



## Your Turn

Jim Barrett  
Guest columnist

In this season of Thanksgiving, I am grateful to live in the mountains where we work hard to take care of ourselves and each other.

It is also the season of Open Enrollment for 2021 health insurance plans, including Medicare, employer-sponsored, and individual and family plans.

According to the NC Justice Center, 723,000 workers and their dependents have become uninsured since the start of the pandemic through the loss of employer-sponsored health insurance. The pandemic emphasizes that we all need to have health insurance and health care for our wellbeing: 1) To help control contagious diseases through vaccinations and treatment, 2) To enable us to work and support our economy, 3) To protect our loved ones, friends, and all of our neighbors who care for our elderly, treat

our illnesses, teach our children, deliver our mail, and build our homes.

Furthermore, we don't have enough doctors in rural places, in large part because too many of us lack health insurance coverage. If more of us had the means to pay for health care, more doctors and nurses could make a living in these mountains.

We are uninsured for three major reasons. 1) NC has not expanded Medicaid to all people living below the Federal Poverty Level (about 500,000 North Carolinians). 2) About as many of us don't know about or have not taken advantage of the Affordable Care Act (ACA) insurance options for people making between 100% and 400% of the Federal Poverty Level. (Most of us have incomes in that range.) 3) More people have lost their jobs in the pandemic, and thus their insurance, and need to look into Affordable Care Act health insurance options right now.

Several non-profits have been helping people learn about how health insurance can benefit them through the Affordable Care Act for eight years. It

can be complicated to shop for a plan online that is right for you and your family. The benefits are not always obvious.

Now Dogwood Health Trust is partnering with these non-profits to expand the free assistance available to people who are uninsured. Dogwood is funding a region-wide awareness campaign by Pisgah Legal Services to encourage local people to purchase affordable health insurance for 2021 before the December 15 deadline. Dogwood understands that having more people insured is key to dramatically improve the health and wellbeing of all people in WNC.

Free help over the phone is available at 828-210-3404 or at the numbers below. Appointments can also be made online at [www.pisgahlegal.org/aca](http://www.pisgahlegal.org/aca). The WNC ACA Assistors group partnering with Dogwood Health Trust includes:

- Pisgah Legal Services 828-210-3404
- Mountain Projects 828-452-1447
- Blue Ridge Health 828-692-4289
- Mountain Community Health Partnership 828-688-6621
- Council on Aging - Buncombe

County 855-733-3711

● Project Access/Western Carolina Medical Society 828-274-2267

Even if you have health insurance for 2021, you can help make all of us in WNC healthier by encouraging neighbors, friends, and family to check out [Healthcare.gov](http://Healthcare.gov) and seek free, unbiased help to shop affordable health insurance options. Getting more people insured brings down the cost of health care for us all and makes WNC more healthy.

We are grateful to the Dogwood Health Trust because this awareness campaign will help us spread the word about the ACA in an unprecedented way to the people who need it most, especially populations that continue to experience disparate health outcomes. We can be thankful that the staff and volunteer assistors of these organizations, as well as the Dogwood Health Trust, are helping to make all of WNC stronger.

*Jim Barrett is the executive director of Pisgah Legal Services, a local, community-based non-profit law firm with a priority for improving access to health care for all the people of WNC.*