

# Blacks encouraged to sign up for Obamacare now

BY CASH MICHAELS  
FOR THE CHRONICLE

The U.S. Dept of Health and Human Services (HHS), which will remain under the Obama Administration until President-elect Donald Trump is sworn into office Jan. 20, wants to make one thing very clear to African-Americans and others – the Affordable Care Act (ACA) is still the law of the land, and will remain so now through the end of 2017. Insurers have already contracted with the federal government to do so.

In fact, North Carolinians still needing comprehensive health care coverage at a reduced rate starting Jan. 1, are strongly urged to go to [www.HealthCare.gov](http://www.HealthCare.gov) today, Thursday, Dec. 15, to sign up. Also, there are help counselors available who speak multiple languages. Visit [www.localhelp.healthcare.gov](http://www.localhelp.healthcare.gov) to find a local location in the area with local help, or speak with someone over the phone 24-hours-a-day, seven-days-a-week in English or Spanish at 1-800-318-2596.

Otherwise, you have until Jan. 31, 2017, the deadline for the current open enrollment period, to sign up, with your coverage commencing in February or March 2017.

For assistance, call Enroll America at 855-733-3711, or go to [www.getcoveredamerica.org/connector](http://www.getcoveredamerica.org/connector).

To alleviate any confusion about the fate of the ACA, HHS Sec. Sylvia Maxwell Burwell spoke exclusively with The Chronicle and other black newspapers across the nation last week, urging that our readers not be fearful about press reports the Trump Administration and Congress' plan to dismantle what is commonly known as "Obamacare", and it may mean for those already enrolled, or those planning to enroll for low-cost comprehensive health insurance coverage.

"For consumers who want or need coverage for 2017, my message is simple – visit [www.HealthCare.gov](http://www.HealthCare.gov) and check out your options, and don't let the current political debate keep you from getting covered," Burwell told reporters. "Insurers have said that when people sign up for 2017 coverage, [the insurance companies] consider that a contract."

"We've also heard members of Congress, issuers and

the president-elect say that they don't want to disrupt coverage next year. But on the other hand, looking beyond 2017, some of the proposals out there do threaten to take away coverage

from tens of millions of people," Burwell continued. "In particular there's been discussion about acting imme-

**“Let’s be clear this so-called ‘repeal and delay’ is effectively ‘repeal and collapse.’”**

—Sylvia Maxwell Burwell

diately to repeal the law's coverage expansion, but leaving the question of what would replace them for another day."

"Let's be clear – this so-called 'repeal and delay' is effectively 'repeal and collapse,'" Burwell declared. "Health insurance companies start making decisions about 2018 just a few months into the new year. Uncertainty can lead them to dramatically raise prices, or drop out of [the ACA marketplace] entirely. That means some Americans will likely not be able to find coverage at all, and others won't be able to afford it."

Press reports from conservative media like The Weekly Standard say GOP House and Senate leaders, working with Vice President-elect Mike Pence are plan-

ning to do away with the ACA in at least three stages – repeal most of the law when Congress starts its new session Jan. 3, 2017, delay the implementation of most of that repeal for at least two years, and in the interim, determine what to replace the ACA with.

So, no one's coverage should be affected in 2017, Burwell suggests, until the Republican legislative scenario plays out.

Here in North Carolina, those enrolling in the ACA only have one insurance company, Blue Cross Blue Shield, that provides service across the state. BCBSNC raised its ACA rates 32.5 percent this year, and has announced a 24.3 percent hike for 2017. Thus, premiums here are higher than in many other states. But for those who qualify, the amount of tax credits and federal subsidies that help knock the premium costs down for individuals enrolled are also among the highest in the nation, and will remain so, even with projections of the premium cost going up next year.

Over 545,000 were enrolled in the ACA in North Carolina as of March of this year. Eighty-five percent of them are actually paying less than \$100 per month in premiums after subsidies, and 77 percent are paying less than \$50 per month.

Nationally, over 2.1 million people – both new consumers and renewing consumers – enrolled through [Healthcare.gov](http://Healthcare.gov) for 2017 during the first four weeks of open enrollment which began Nov. 1. According to HHS, 134,049 North Carolinians are among that number.

About 22,000 from Forsyth County are expected to sign up for 2017 by deadline.

As it stands now, over 20 million Americans are covered under the ACA.

For African-Americans, according to HHS, 3 million more African-Americans who were uninsured before now have coverage, cutting the number of uninsured black adults by more than 50 percent (from 22.6 percent to 10.6 percent).

And 509,000 African-American young people between the ages of 19 and 26 who would have been uninsured now have coverage under their parents' plans.

## Redistricting

from page A1

Interestingly, whomever is elected then, will have to run for re-election, as they normally would, in November 2018.

Republican leaders are appealing that special election ruling to the U.S. Supreme Court. Attorneys for the N.C. GOP have already gone before the U.S. High Court recently appealing the appellate court's striking down of their 2011 congressional districts, which produced 10 Republican representatives, and only three Democrats – two of them black from minority-majority districts.

It is because the Republicans are

expected to still try to redraw the unconstitutional districts in a way that is most favorable to them, despite the federal court order, that Blue says ultimately that task, in the future should fall to a nonpartisan commission that, as in other states, routinely draw districts that are much more competitive electorally than in North Carolina.

"[The Republicans] know that this time, they know that a federal court is looking over their shoulders [when they try to redraw the districts in 2017], says Blue, adding that with the state Supreme Court now having a Democratic majority, they also know that it's least likely another unconstitutional map will be upheld by the state High Court, either.

"The only way that you're going to eventually get a system that does not [employ] political gerrymandering or racial gerrymandering ... the only way you're going to move away from that, is by an independent redistricting commission," Blue said. "If these guys agreed to do it, I would join in with them immediately, but I don't have any belief that they would do it."

"So until we can get to that point, it's comforting to know that a federal court is looking over their shoulders so that if they try to cut too many corners, the court can reel them back in, or the court itself can draw the districts. All the court has to do is give them the chance to do it the right way."

Various nonpartisan groups, like Common Cause N.C., have been calling for an independent redistricting commission for years, saying that voters should be choosing their elected officials, instead of the current practice of elected officials choosing their voters by drawing districts that virtually eliminates the possibility of losing an election.

In 2015, two pieces of legislation from a bipartisan group of state lawmakers seeking a new redistricting process had been introduced in the N.C. General Assembly, but ultimately went nowhere because Republicans did not schedule them for committees.

## New report underscores WFU's ways of career development

SPECIAL TO THE CHRONICLE

A new report affirms Wake Forest University's leadership in transforming the traditional, outdated concept of "career services" into a holistic, four-year approach to personal and career development.

The Gallup-Purdue Index Report 2016 found that one in six U.S. college graduates say career services at their institution were very helpful – the same number that said they were not helpful at all.

These and other findings in the report are based on more than 11,000 interviews with U.S. adults aged 18 and older with at least a bachelor's degree.

Reporters at the Wall Street Journal, Inside Higher Ed and The Hechinger Report featured insights from Andy Chan, vice president for innovation and career development, because Wake Forest's Office of Personal and Career Development (OPCD) has been a national pacesetter for the college-to-career transition.

"The findings 'make complete sense to me,'" Chan told the Wall Street Journal. The leading business publication also cited "A Roadmap for Transforming the College-To-Career Experience," a 2013 paper Chan co-authored that read, in part: "Unless we can demonstrate to prospective students and their families that the four years spent at college will result in better employment prospects, there will continue to be those who disparage a college education as a waste of money."

The Hechinger Report noted: "Wake Forest and a few other colleges and universities go further, offering college-to-career courses in which students are taught to think about their prospective careers and how to tell their stories to employers."

The OPCD is continually innovating, and efforts made over the last several years are translating to jobs. The latest available first destination data shows that 98 percent of the Wake Forest undergraduate class of 2015 were either employed or in graduate school (based on a 90 percent knowledge rate) six months out of college.

"One of the challenges is helping students understand that going to the career office is a multioccasion, multi-year experience, not just going 'at least once.' Sometimes students think they'll go one time for 30 minutes and get everything they need, but it's not that simple," Chan told Inside Higher Ed.

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