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Obamacare 2015: Houstonians struggle with premiums, like coverage

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Darrell Shepard, 48, of Houston struggles to pay his monthly insurance premium for coverage he bought in the 2014 health insurance marketplace under the Affordable Care Act. However, his coverage reduced his health care costs.

On Nov. 15, open enrollment begins for the [2015 federally operated health insurance marketplace](#) under the Affordable Care Act.

Last year, nearly 734,000 Texans signed up for coverage, many of whom had never before been insured. Still, about 6 million Texans, 25 percent of the state's population, are uninsured. The state has the highest rate of uninsured residents nationwide.

Those who bought 2014 coverage could renew their plans for 2015 or look for new coverage. Health care experts say more insurers, including UnitedHealthcare, one of the nation's largest, and more plans will be available, which could affect premiums.

While they appreciate the peace of mind health coverage provides, many [low-income, newly insured Houstonians](#) say they struggle to pay monthly premiums on top of mortgage, rent, utility and car payments.

Lifelong Harris County resident Darrell Shepard is among those trying to keep up with his \$89 monthly premium for his 2014 Blue Cross Blue Shield of Texas marketplace plan. The security firm for which Shepard works offers health insurance, but he said he can't afford to have \$125 taken out of his paycheck every two weeks to pay for it.

Shepard's marketplace plan includes all services provided at the [Legacy Community Health Services clinic](#) where he seeks care for diabetes, high cholesterol and high blood pressure. Before buying

insurance, he paid cash for clinic visits, each costing \$80. With insurance, appointments cost Shepard \$30.

"I like that part," said Shepard, who gets checkups every six months. "Labs are \$20. My meds are free. They do everything there."

When shopping for insurance, he said Legacy's insurance assisters helped him select an affordable plan, including dental coverage, which he intends to use. The assisters also helped Shepard collect the documents he needed to submit his insurance application.

"They walked me through it step by step," he said. "They didn't mind me asking questions." Clinic employees also helped Shepard correct an address discrepancy, which delayed receipt of his insurance card and premium statements, he said.

Although he likes his plan, Shepard said he intends to consult Legacy's insurance assisters before the Feb. 15 open enrollment deadline to ensure he gets the best coverage for his money. He's hopeful he can buy the same or better coverage at a lower cost. "With rent, a truck note and gas, I'm struggling to keep up," Shepard said. "But Obamacare is better than going through my company for insurance."