



Northern Health Plan

220 West Garfield
Charlevoix, MI 49720
Serving Northern Michigan
(800) 432-4121

www.mclarenhealthadvantage.org

Contact: Bruce Miller, Executive Director, Northern Health Plan
Email: brucepmiller@icloud.com **Phone:** (517) 896-9897

Northern Health Plan funds help those caught in the HealthCare.gov “Family Glitch”

If you cannot afford the premiums for yourself and/or your dependents through your employer’s insurance plan, you may qualify for special financial assistance from the Northern Health Plan.

Bruce Miller, Executive Director of the Northern Health Plan, says the NHP Board approved a pilot program to help people who cannot afford their employer-sponsored insurance once they add dependents. To see if you qualify, contact Nichole Cyr at the Health Department of Northwest Michigan, (800) 432-4121.

Miller said he learned about the problem of people with unaffordable employer-sponsored coverage from an enrollment staff member who was helping a family sign up for insurance under the Affordable Care Act last fall.

“She was approached by a person with employer-sponsored insurance who wanted to buy insurance through Healthcare.gov – the Health Insurance Marketplace – because insurance there would cost less,” Miller explained. He said the staff member looked at the details of the situation, and agreed the person could save money by getting insurance for themselves and their family through the Marketplace. But when she tried to help the person enroll, she found out neither the person nor their dependents were eligible. As it turns out, under the rules, most people eligible for employer-sponsored coverage cannot buy insurance through the Marketplace for themselves or their dependents.

This problem has been dubbed the “Family Glitch” and Miller said that, if you are affected by it, the Northern Health Plan would like to talk to you. The NHP is a non-profit corporation funded by area hospitals and county government. It is dedicated to helping uninsured people get coverage. It ended its old program of assistance when the Affordable Care Act and the Healthy Michigan Program went into effect, but it still has funds to use to fill gaps in coverage.

“The NHP Board has dedicated money to a special fund to help people in the service area caught in the ‘Family Glitch’,” Miller said. “The fund will not pay for deductibles and co-pays, but if you qualify, you might be able to get your employer-sponsored insurance for yourself and your family for about the same amount of money you would pay for the same level of insurance through the Marketplace. “

If you think you may be caught in the “Family Glitch”, contact Nichole Cyr at the Health Department of Northwest Michigan at (800) 432-4121.