Affordable Care Act enrollees have new challenges

By Robert Pear and Abby Goodnough, New York Times

FORT WORTH – Paul D. Donahue and his wife, Angela, are among more than a million Americans who have signed up for health coverage through the federal insurance exchange. Donahue has a card in his wallet from his insurer to prove it. But when he tried to use it to get a flu shot and fill prescriptions this week, local pharmacies could not confirm his coverage, so he left without his medications.

Similar problems are occurring daily in doctors' offices and drugstores around the country as consumers try to use insurance coverage that took effect on Jan. 1 under the Affordable Care Act.

In addition to the difficulties many face in proving they have coverage, patients are also having a hard time figuring out whether particular doctors are affiliated with their health insurance plan. Doctors themselves often do not know if they are in the network of providers for plans sold on the exchange. Many are also having trouble reaching exchanges and insurance companies to confirm their enrollment or pay their first month's premium. Doctors' offices and pharmacies, too, are spending hours on the phone trying to verify patients' coverage, sometimes to no avail.

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