



Affordable Health Insurance is Now Possible

By Louise Stoney

Boosting compensation for practitioners in early care and education (ECE) programs has been a top priority for many years. The need goes beyond higher wages and also includes securing access to employee benefits such as affordable health insurance. Until recently, this goal felt like a pipe dream. However, in 2021 three important shifts have made affordable health insurance for ECE employees possible. These include:

- Federal investment in the [Affordable Care Act](#) significantly lowered the cost of health insurance and ensured that [Health Care Navigators](#) are available, free of charge, in every state.
- Shared Services has made [Telehealth](#) plans available to ECE practitioners at very low cost.
- The federal government allocated funding from the American Rescue Plan Act (ARPA) for [stabilization grants](#) to child care centers and homes across the nation. These new dollars can help pay for health insurance premiums as well as many out-of-pocket health costs.

Open enrollment for the Affordable Care Act (ACA) begins on November 1, 2021 and runs through

January 15, 2022. NOW is the time make sure that ECE practitioners – including center owners and administrators as well as home-based child care providers – fully understand the opportunity to secure affordable health insurance and are able to provide the financial information required for enrollment.

However, navigating the Health Care Marketplace can be a challenge. That’s where a skilled Health Care Navigator comes in. Health Care Navigators provide unbiased information about the health insurance exchange and the health plans that are available. They can help applicants determine whether they qualify for their state’s health insurance subsidy (expanded Medicaid) or the Children’s Health Insurance Program for their kids, and also assist with the enrollment process. In ECE, where so many businesses are run by self-employed individuals, a skilled ACA Navigator can also help applicants understand what documentation is needed to estimate annual income.

States are just now beginning to distribute stabilization grants made available from the American Rescue Plan Act (ARPA) and these dollars can be spent on health insurance and Teledoc plans, as well as individual [Health Savings Accounts](#) or establishing an employer-supported [Health Reimbursement Arrangement](#).

Recruiting and retaining staff is the biggest challenge currently facing the ECE sector. Without question higher teacher wages are needed, but affordable health insurance is equally important. The field should seize this opportunity and rapidly expand access for all ECE staff and their families.

[Click Here for the full Issue Brief on Health Care Options](#)



The banner features the Opportunities Exchange logo on the left, which consists of two overlapping circles. The main text reads "2022 NATIONAL SHARED SERVICES Technical Conference" in white and yellow. To the right is a graphic of a lightbulb inside a silhouette of a head, with the words "THINK BIG" in white and yellow. Below the main text, it says "April 18—20, 2022 | Austin, TX" and "Register Now!" in white and blue. The background is dark blue with a red-to-orange gradient at the bottom.



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