



FOR IMMEDIATE RELEASE: November 1, 2017

Contact: Bart Tapp, Media Relations Chair
(801) 566-6105 or bart@usdentistdirect.com

Topic: Health Insurance Open Enrollment

Open Enrollment is here – What people should know.

There have been many attempts to repeal and replace the Affordable Care Act, and there continues to be a huge amount of preliminary discussion about what changes should be made. Until a different proposal is passed by Congress, the Affordable Care Act remains the law of the land. Because the issues surrounding the cost-sharing subsidies are unresolved, there is great financial instability in the individual health insurance market. Unfortunately, the instability translates to higher premiums for consumers. The good news is that consumers who qualify for a tax credit won't be hit as hard, because their higher premiums will generally be absorbed by a higher tax credit. Consumers who don't qualify for tax credits will have new plan options available to them.

In 2018, carriers who offer plans on the Marketplace will also offer different plans that are only available outside of the Marketplace. These new plans are much more affordable for consumers who don't qualify for a tax credit. If you do qualify for a tax credit, however, one must still enroll via the Marketplace to claim the savings.

Open enrollment for personal medical plans lasts through December 15th this year. This is dramatically shorter than previous years. After December 15th, consumers will NOT be able to enroll in new coverage or make changes to their plan unless they qualify for a special enrollment period. Anticipate long wait times during the last week of open enrollment, so start early! Plan to review your 2018 personal health insurance options NOW.

Approximately 70,000 people in Utah purchased a Molina Healthcare plan through the Marketplace and will no longer have coverage as of December 31, 2017. Molina Marketplace members will automatically be transferred to a different carrier effective January 1, 2018. However, their new plan might have a drastically different provider network than Molina, or it might have different coverage levels. It is very important for Molina Marketplace members to understand the changes to their insurance coverage for 2018. If they want to pick a different plan, they should do so before December 15th.

Purchasing health insurance can be confusing and overwhelming for many people. Help is available. During open enrollment, there is typically no charge for consumers to work with an agent or navigator, so there's no reason to do it on your own. Agents or navigators will explain your coverage options to you. For 2018, it's more important than ever for people to contact a licensed agent because unfortunately, many of the navigators' resources are limited due to funding cuts. Individuals can find a qualified agent by visiting www.nahu.org, a National Association of Health Underwriters website. From

there, click on the “Looking For An Agent” link at the top of the page, and it will walk you through the steps to find an experienced agent in your area.

Craig Paulson
President, Utah Association of Health Underwriters