

10 Things to Know for Open Enrollment 2018



1. The Affordable Care Act is still law. Benefits and consumer protections are still in place, and you still may have to pay a penalty if you do not purchase coverage for 2018.
2. Open enrollment for 2018 is significantly shorter and runs from November 1-December 15. Unless you have a life event that qualifies you for a special enrollment period, this is your only chance to enroll in coverage for 2018.
3. Financial assistance is available if you qualify. This can help lower your monthly premiums and, in some cases, out-of-pocket costs. 80 percent of Pennsylvanians receive some level of subsidies, so be sure to see if you qualify.
4. Because of rate increases for certain silver plans, subsidies will be more generous than previous years for those who qualify. You may be able to buy a more generous gold or platinum level plan at a lower price. Be sure to consider all options when shopping for plans.
5. If you are not changing plans and qualify for financial assistance, subsidies increase with rate increases. If your plan gets more expensive, you will get more assistance.
6. If you do not qualify for subsidies, you still have options. Off-exchange plans are available and were not all impacted by the larger-than-expected increases. These plans are not available on Healthcare.gov and can be purchased directly through one of Pennsylvania's five health insurance carriers: Capital Blue Cross, Geisinger, Highmark, Independence Blue Cross, and UPMC Health Plan.
7. If you know you qualify for financial assistance, you can view plans in your area, compare monthly premium and estimated annual costs, and buy a plan on Healthcare.gov. Healthcare.gov is the only way to buy a plan and receive financial assistance.
8. If you aren't sure whether you qualify for financial assistance or know you do not, the Pennsylvania Insurance Department has a plan comparison tool to help you find on- and off-exchange plans available in your area and use information on your income and doctors you see to find out if a plan is a good match for you. Visit Consumers' Checkbook at <https://pa.checkbookhealth.org> to view plans in your area, estimate your monthly premiums and total annual out-of-pocket costs, and find out how to buy a plan.
9. Be very careful of where you are shopping. Some companies use misleading marketing and say or imply they are Affordable Care Act-compliant when they are not. The federal marketplace's website ends in .gov. If you are not shopping Healthcare.gov, you are not shopping on the federal marketplace. If you are buying an off-exchange plan directly from a company, be sure you are on an official website for one of Pennsylvania's five health insurers (Capital Blue Cross, Geisinger, Highmark, Independence Blue Cross, and UPMC Health Plan). Consumers' Checkbook (<https://pa.checkbookhealth.org/hie/PA/2018/>) can help you find a plan and take you directly to the company to ensure that you're buying the right product.
10. Do you need help shopping for plans? Visit localhelp.healthcare.gov to be directed to free resources in your community.



Protect yourself and your family. Enroll today.