

## 2019 Open Enrollment FAQs

### **Overview**

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The American Nurses Association (ANA) is committed to keeping individuals enrolled in health insurance plans so they can access the health care and services they seek. ANA has developed responses to help you address the most common questions about the open enrollment period and encourages you to use these responses as you speak to specific audiences to help keep them enrolled and informed while encouraging health care professionals to remind health care consumers in their care about open enrollment.

### **Frequently Asked Questions**

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**Q: When is this year's Open Enrollment period and why is it important?**

A: Open Enrollment begins Thursday, November 1st and ends Saturday, December 15th. It is the only time during which consumers are able to visit [www.Healthcare.gov](http://www.Healthcare.gov) and select an insurance plan from the appropriate vendor (either via their state or the federal government) that makes the most sense for themselves and their families.

**Q: Why is it important for nurses and ANA to help promote Open Enrollment?**

A: ANA and nurses are at the forefront of improving the quality of health care for all. For decades, ANA has displayed a longstanding commitment to bolstering the health and wellness of nurses and advocating on health issues that affect nurses and the public.

**Q: How will short-term and association health plans and other policy changes impact health insurance plans that I purchase?**

A: Short-term and association health plans will not significantly impact coverage that individuals purchase on the individual market. 83 percent of individuals who purchased coverage on the individual market last year received subsidies, and many consumers will see increases in premium subsidies this year due to certain policy changes around cost-sharing reduction payments. In many states, bronze- and gold-level plans will be more affordable for consumers than silver-level plans. It is also worth noting that short-term and association health plans are not required to offer the same level of benefits as plans on the individual market.

**Q: How do I respond to those who believe our involvement in Open Enrollment is influenced by political considerations?**

A: ANA represents the interests of America's 4 million registered nurses, and as the nation's most [the most honest and ethical profession](#) and largest group of health care professionals, nurses understand the critical nature of health coverage. Nurses are instrumental in raising awareness and educating their patients, communities, and health care colleagues about healthcare coverage. Our efforts to promote open enrollment are independent of our ongoing advocacy efforts at the local, state and federal levels.

**Q: What will happen if consumers do not sign up for a health insurance plan during the open enrollment period?**

A: They will be unable to purchase health insurance coverage on the individual market until the next open enrollment period, tentatively scheduled to begin in November 2019 (unless they experience a special qualifying event such as pregnancy or qualify for Medicaid or the Children’s Health Insurance Program). Being locked out of the individual market for almost a year puts the health of the individual and their family members at risk and will make it much more difficult to acquire important preventive and other health care services.

**What about low-income consumers who are afraid that they will be unable to afford purchase health insurance coverage or health care services?**

A: Individuals with household income between 100% (\$12,140 for an individual and \$25,100 for a family of 4) to 400% (\$48,560 for an individual and \$100,400 for a family of 4) of the Federal Poverty Level are eligible for premium tax credits to help pay for monthly premium costs. Some individuals may also be eligible for cost-sharing reduction subsidies to help pay for co-payments and co-insurance. Details can be found on [Healthcare.gov](http://Healthcare.gov).