

## Open Enrollment Key Messages for Consumers

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*Last updated Oct 13, 2017*

- Now is the time to enroll for 2018 health insurance coverage.
- The Open Enrollment period for the health insurance Marketplace, is only 6 weeks this year: November 1 to December 15, 2017. **For 2018 coverage, consumers must renew or sign up by December 15.**
- **Affordable health insurance options are available.**
  - In Wisconsin, 11 insurance companies will offer different health plans throughout the state.
  - Health plans are changing and some have left the market. It is important that consumers shop early to find a plan in their area that includes health care providers that they want.
  - The cost of a monthly premiums will still be very affordable for most consumers. Over 80% of those covered in the Marketplace receive **financial assistance for their insurance premiums.**
  - Although there will be premium increases, most consumers covered by Marketplace plans will be shielded from premium increases through tax credits, experiencing little change in their out-of-pocket premium payments.
  - **Cost-sharing reductions** – help paying for copayments and deductibles – remain available for lower income consumers. The federal government’s recent announcement only changes how it will pay the health plans.
- **Many resources are available to help sign up** – agents, brokers, insurance navigators, health system financial counselor and the qualified health plans; and they are FREE.
  - Consumers should dial 211 or text their zip code to 898-211, to connect to free enrollment help.
  - Consumers can also use the internet to schedule an appointment:  
<http://www.coveringwi.org/enroll>
  - An enrollment assister can help you find the best plan for you and your budget, and help you understand other changes to the health insurance law. For example, the grace period to pay Marketplace premiums is now only 30 days.
  - Consumers who want to shop on their own can look on the internet at [www.Healthcare.gov](http://www.Healthcare.gov)
- **Consumers can also enroll in or renew Medicaid, BadgerCare or other public benefits** and see about coverage for children, disabled, pregnant women, and low-income adults who don’t have access to employer insurance.
- Coverage in the health insurance Marketplaces includes all the **essential benefits to help you and your family be healthy** - doctor visits, hospital stays, prescription medications, mental health, maternity care.
- Having Marketplace coverage also includes **free preventive care**, such as annual screenings, routine physicals and flu shots. Other types of plans (catastrophic plans, association plans) may not include these benefits.
- **No one plans to get sick or hurt, but most people need medical care at some point.** Health care insurance helps pay for these costs and protects you from very high expenses.
- **Financial penalty** for not having insurance in 2018: \$695, or 2.5% of household income – whichever is greater.