covering Wisconsin
Connect to Care, Engage in Health

Open Enrollment Messages for Consumers

- Now is the time to enroll for 2019 health insurance coverage.

- Open Enrollment for 2019 for the health insurance Marketplace is only 6 weeks: November 1 to December 15, 2018. **For 2019 coverage, consumers must renew or sign up for coverage by December 15.**

- **Affordable health insurance options are available.**
    - In Wisconsin, 12 insurance companies will offer different health plans throughout the state
    - Consumers in many parts of the state will have more choices for health plans and carriers.
    - Consumers should shop to find a plan in their area that includes health care providers that they want.
    - Individual plan premiums will decrease this year by an average 4.2% from last year.
    - Over 80% of those covered in the Marketplace also receive **financial help for their insurance premiums.**
    - **Cost-sharing reductions** – help paying for copayments and deductibles – remain available for lower income consumers.

- **Many FREE resources are available to help consumers sign up**
    - Agents, brokers, insurance navigators, certified application counselors, health system and qualified health plan financial counselors are available around the state
    - Consumers should call 2-1-1 to connect to free enrollment help.
    - Consumers can also go online to schedule an appointment: coveringwi.org/enroll
    - An enrollment assister can help you find and use the best plan for you and your budget.
    - Consumers who want to shop on their own can go online to: Healthcare.gov

- **Consumers can also enroll in or renew Medicaid, BadgerCare or other public benefits** and see about coverage for children, pregnant women, disabled, 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. Other types of plans (short-term/limited-duration, and association health plans) may not include these benefits.

- Marketplace coverage also includes **free preventive care**, such as annual screenings, physicals and flu shots.

- **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.

- Consumers should **beware of potential scams.** If contacted for an offer of insurance, consumers should ask:
    - Are you a Wisconsin-licensed health insurance agent or broker and what is your producer number?
    - If not, are you a Wisconsin-licensed Navigator or Certified Application Counselor?
    - Are you showing me all of the insurance options available?
    - Are you offering ACA-compliant Qualified Health Plans?
    - Am I eligible for Medicaid or BadgerCare, or for a discount on the Marketplace?