

INSURANCE *Open Enrollment*

ACA Marketplace and Medicare

Health Insurance Open Enrollment has begun. The Wyoming Insurance Department advises ALL enrollees to be aware of the Open Enrollment periods for both Medicare and the ACA Marketplace. Shop and compare choices and update your enrollment information. Whether you are renewing a plan or you are a new enrollee, the Open Enrollment periods are an opportunity to evaluate your insurance coverage.

Medicare Open Enrollment runs from October 15 to December 7, 2018. During this time people with Medicare can change their Medicare health plans and prescription drug coverage for the following year to better meet their needs.

Wyoming **Medicare** beneficiaries should review their health care needs for the upcoming year and determine if changes to their current coverage are necessary. Plan costs, coverages, and drug prescriptions can change each year. Make sure your plan still meets your needs and budget. During Medicare Open Enrollment, anyone with Medicare can make changes to their prescription drug (Plan D) plans for the next year, or change from original Medicare to a Medicare Advantage plan, if one is available.

Wyoming State Health Insurance Information Program (WSHIIP) is a federally mandated program to help people on Medicare to understand their rights and to answer their questions. Trained counselors across the state promote understanding of Medicare, Medicaid, Medigap and long-term care insurance. There are numerous consult-

ing firms around the state who offer these services for a fee, however the WSHIIP program is **free of charge**. To reach a WSHIIP counsellor, call **1-800-856-4398**.

Marketplace Open Enrollment begins November 1, 2018 and runs



through December 15, 2018 for plans that will begin in January of 2019. Consumers should be aware that the Marketplace Open Enrollment period is just six weeks.

It is very important for Wyomingites to re-enroll to avoid any break in coverage. The Affordable Care Act (ACA) remains in place and subsidized insurance coverage is still available for those who qualify. The federal government operates the Health Insurance Marketplace or Exchange in Wyoming at: www.HealthCare.gov. Be certain that you are looking at the official government site and not a look-a-like imposter site.

Contact the Department of Insurance if you have any questions. Remember: Always look for official government seals, logos, and websites.

The official Marketplace website is at: www.HealthCare.gov.

Talk with your insurance agent or go to the [HealthCare.gov](http://www.HealthCare.gov) website to become familiar with offered services. Compare Marketplace insurance plans and rates. Advanced Premium Tax

•••• **Look closely for changes:** Don't automatically renew the option you had before; employer plans may have changed since the last Open Enrollment.

•••• **Take advantage of wellness incentives:** Your employer may offer a wellness program that includes money-saving incentives for healthy behaviors such as exercising regularly or not smoking.

•••• **Check out tax-free savings:** You may be eligible to open a Flexible Spending Account (FSA) or a health savings account (HSA).

If you are self-employed or if your employer doesn't offer coverage, you may face challenges in finding and keeping health insurance, but you still have choices.

•••• **Spouse plan:** Consider being added to your spouse's plan.

•••• **Individual insurance:** Consider purchasing private insurance to customize to your lifestyle, health, and budget.

If you are unemployed, you likely had to determine how to continue your health insurance. Now is a good time to review your decision. Also check whether you or your family might be eligible for Medicaid or the Children's Health Insurance Program CHIP).

In addition to insurance agents, the federal government also has trained navigators and certified assisters in Wyoming to help you at no cost.

To find help, visit: www.HealthCare.gov or get a referral to a Wyoming Navigator for in-person assistance, by contacting Wyoming 2-1-1 (in Wyoming dial 2-1-1 or 888-425-7138) or visit Wyoming211.org.

Credit (APTC) and Cost Sharing Reductions (CSR) are **only available for plans purchased on the Marketplace**. Licensed insurance agents may advise you what plan is best for you.

If you decide to purchase insurance off the Marketplace or Exchange, be a wise consumer and understand what you are purchasing. Be especially cautious of Off-Exchange plans that seem too good to be true. Ask about exclusions, provider networks, and hidden costs in Off-Exchange plans. Plans sold on the Exchange are always Qualified Health Plans (QHP) and cover all ten of the Essential Health Benefits required by the ACA.

If you receive health insurance through an employer, consider the following before selecting a coverage plan:



Wyoming Department of Insurance
<http://doi.wyo.gov> / 1 (800) 438-5768

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