

WYOMING DEPARTMENT OF INSURANCE
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*****FOR IMMEDIATE RELEASE*****

OPEN ENROLLMENT FOR HEALTH INSURANCE

Enroll in a Health Insurance Plan Before December 15, 2016 to Avoid a Gap in Coverage

CHEYENNE, Wyo. – Wyoming consumers are reminded that Open Enrollment to purchase health insurance coverage for 2017 will be ending soon. Insurance Commissioner Tom Glause reminds all Wyomingites to review their health care needs for the upcoming year and determine if changes to their current coverage are necessary. Most Wyomingites get health insurance through their employer or a family member's workplace, but those consumers not eligible for Medicare, Medicaid or employer-provided insurance have just over one week left to enroll in a 2017 health insurance policy if they wish to have coverage starting on January 1, 2017. Nationwide, over 20 million people buy health coverage through the Marketplace or Exchange. In Wyoming, 94% of the individuals obtaining coverage on the Exchange receive a financial subsidy, generally known as an Advanced Premium Tax Credit (APTC) to offset the cost of their insurance.

Health insurance Marketplaces, or Exchanges, operate in every state, including Wyoming. These online portals ask a series of questions to determine which plans meet your insurance needs. They also determine if you are eligible for any subsidies or alternative coverage through Medicaid or the Children's Health Insurance Program (CHIP).

Individuals can apply online, by mail, or in person. Consumers can self-enroll online at **Healthcare.gov**; seek assistance through Enroll Wyoming by contacting Wyoming 2-1-1; or contact a local insurance agent or broker. As a reminder, if you get coverage through Medicare or through your employer, you don't need to apply for coverage through the Exchange. Open Enrollment is the period in which you can shop and sign up for health insurance coverage in the Exchange. Open enrollment began on November 1 and ends on January 31. However, to have coverage beginning on January 1, 2017, consumers must sign up for coverage by December 15 and pay their premium. Consumers who enroll and pay for a 2017 health insurance policy between December 16, 2016, and January 15, 2017, will not have coverage until February 1, 2017. Consumers who enroll between January 16, 2017, and January 31, 2017, the final day of the open enrollment period, will not have coverage until March 1, 2017.

Wyoming Insurance Commissioner Tom Glause reminds Wyoming consumers, “You are strongly encouraged to choose a 2017 health insurance plan by December 15, 2016, in order to avoid any gap in your health insurance coverage.”

For plan year 2017, Blue Cross Blue Shield of Wyoming remains the only insurance carrier on the Wyoming Marketplace (also called the Exchange) for individuals and small employers. Additional insurers offer plans off-Exchange for individuals and small groups. Consumers are encouraged to look at the Marketplace plans on the official government website at: **Healthcare.gov**. As in past years, consumers can seek information through Enroll Wyoming, a local insurance agent or broker, or the Department of Insurance. Employees with questions about their insurance plans should contact their Human Resources department. Numerous events are being held around the state by Enroll Wyoming to help consumers address their insurance questions and to assist in the Marketplace enrollment process. Check locally for dates, times, and locations for these events.

About the Wyoming Department of Insurance

The State of Wyoming, Department of Insurance protects the rights of Wyoming consumers and regulates Wyoming's insurance industry. For more information about the Department of Insurance, visit the department's website at: DOI.wyo.gov.