

WYOMING DEPARTMENT OF INSURANCE

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*****FOR IMMEDIATE RELEASE*****

CHEYENNE ----- It's the time of year for all Wyoming consumers to evaluate their health insurance choices for 2020. The Wyoming Insurance Department advises ALL consumers to be aware of the Open Enrollment periods for both Medicare and the ACA Marketplace. Wyomingites getting health insurance through their employer should check with their human resources contact to make certain of open enrollment dates for that particular employer group.

Medicare Open Enrollment has begun and runs from October 15 to December 7, 2019. 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 consulting firms around the state who offer these services for a fee, however the WSHIIP program is **free of charge**. To reach a WSHIIP counselor, call [1-800-856-4398](tel:1-800-856-4398).

Open Enrollment for the ACA Health Insurance Marketplace will run from Friday, November 1 to Sunday, December 15 for coverage to begin on January 1, 2020. 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.

It is very important for Wyomingites who receive their insurance through **Marketplace** to re-enroll during Open Enrollment 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** website to become familiar with offered services. Compare Marketplace insurance plans and rates. Advanced Premium Tax 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:

- **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.