

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

## **HEALTH INSURANCE COVERAGE for 2016**

**CHEYENNE, Wyo.** – Consumers have until January 31, 2016 to enroll in a health insurance plan if they wish to have coverage during 2016.

Wyoming Insurance Commissioner Tom Glause encourages Wyoming consumers to choose a 2016 health insurance plan by January 31 to comply with the federal individual insurance mandate and to avoid tax penalties. A very high percentage of Wyomingites have insurance coverage through their employers, but those who do not have employer coverage must be certain they have selected an appropriate plan for their circumstances. “If you don’t have health insurance coverage in 2016 you will risk having to pay a federal fee at tax time. You’ll pay a penalty of either 2.5% of your income, or \$695 per adult (\$347.50 per child) — whichever is higher. You pay the fee when you file your federal tax return for the year you don’t have coverage,” said Glause.

After January 31, 2016, you can’t buy a health insurance plan for the rest of 2016 unless you have a specific life change — like having a baby, getting married, or losing other health coverage — that qualifies you for a Special Enrollment Period. Consumers that purchased plans through the Marketplace in 2015 should be certain they have indicated their choice of coverage for 2016. Employees with questions about their insurance plans should contact their Human Resources department.

It is important to note that consumers who enroll and pay for a 2016 health insurance policy between now and January 15, 2016, will not have coverage until February 1, 2016. Consumers who enroll between January 16, 2016, and January 31, 2016, which is the end of the open enrollment period, will not have coverage until March 1, 2016.

For plan year 2016, Blue Cross/Blue Shield of Wyoming is the only carrier on the Marketplace (also called the Exchange) for individuals and small employers. Consumers can find more details about the various plans and their related premiums and deductibles, as well as any potential premium subsidies they may be eligible for, at [www.healthcare.gov](http://www.healthcare.gov). Additional insurers offer plans off-Exchange for individuals and small groups. Consumers are also encouraged to seek information through a local insurance agent or broker, Enroll Wyoming (the Navigators), Wyoming 2-1-1, or the WY Department of Insurance. Don't forget, small businesses can [apply for SHOP coverage for their employees](#) any time, all year. Go to <https://www.healthcare.gov/small-businesses/employers/>.

Commissioner Glause also reminds you that scam artists are active as enrollment deadlines approach, so be cautious if you purchase a health plan through a site other than [www.healthcare.gov](http://www.healthcare.gov). Other websites may offer plans that don't contain the coverage benefits available through the Affordable Care Act.