

Wyoming Department of Insurance – ABCs of Health Insurance Series

Enrollment

- Q:** When can I enroll for health plan coverage through the Marketplace?
- A:** In general, you can only enroll in non-group health plan coverage during the Open Enrollment Period (**November 1 – December 15, 2018**). Once the Open Enrollment Period is over, individuals and families will not be able to enroll in Marketplace health plans until the next Open Enrollment Period. Unless you experience certain specified changes in circumstances during the year. A Special Enrollment Period (SEP) for these circumstances will give you a special 60-day opportunity to enroll in Marketplace health plans. American Indians and Alaska Natives can enroll in coverage at any time, not just during the Open Enrollment Period.
- Q:** What are the changes in circumstances during the year that qualify me for a Special Enrollment Period (SEP)?
- A:** Events that trigger a special enrollment opportunity are:
- ◆ Loss of eligibility for other coverage (i.e. if you quit your job or were laid off; if your hours are reduced; if you lose student health coverage when you graduate). Note that loss of eligibility for coverage because you didn't pay premium payments does NOT trigger a Special Enrollment Period.
 - ◆ Gaining a dependent (i.e. if you get married, give birth or adopt a child). Pregnancy does NOT trigger a Special Enrollment Opportunity.
 - ◆ Loss of coverage due to divorce or legal separation.
 - ◆ Loss of dependent status (for example, "aging off" a parents' plan when you turn 26).
 - ◆ Moving to another state.
 - ◆ Exhaustion of COBRA coverage.
 - ◆ Losing eligibility for Medicaid or the Children's Health Insurance Program (CHIP).
 - ◆ For people enrolled in a Marketplace plan, income increases or decreases enough to change your eligibility for subsidies.
 - ◆ Change in immigration status.
 - ◆ Enrollment or eligibility error made by the Marketplace or another government agency or qualified person.
- Q:** When can I buy or change private health plan coverage outside of the Open Enrollment Period?
- A:** You can sign up for health coverage during a special enrollment period 60 days following certain life events. Job-based plans must provide a special enrollment period of 30 days.
- Q:** I have COBRA and find it difficult to afford, but the Open Enrollment Period is over. Can I drop my COBRA and apply for non-group coverage outside of the Open Enrollment Period?
- A:** After the Open Enrollment Period ends, if you voluntarily drop your COBRA or stop paying premium payments, you will **not** be eligible for a special enrollment opportunity and will have to wait until the next Open Enrollment Period. Only exhaustion of your COBRA triggers a Special Enrollment Period.
- Q:** How long after I enroll in a plan will coverage take effect?
- A:** Coverage becomes effective on January 1, 2019 for people who sign up for coverage between November 1 and December 15, 2018. Following that, if a consumer enrolls due to a special enrollment period by the 15th of the month, coverage will be effective on the first day of the following month. If a consumer enrolls after the 15th of the month, coverage will be effective on the first day of the second following month.

Qualified plans available both on and off of the Marketplace are organized in four tiers, or four levels of cost-sharing:

Marketplace plans: The Metal Levels

Plan Type/Metal Level	Plan Pays
	Percentage of total covered expenses (on average) = Actuarial Value
Platinum	90%
Gold	80%
Silver	70%
Bronze	60%

Listed below are the current health insurance companies that offer individual coverage on and off of the Marketplace in Wyoming:

Insurance Companies offering Individual Qualified Health Plans through the Marketplace at www.healthcare.gov:

Blue Cross Blue Shield of Wyoming
www.healthcare.gov
 800-318-2596

Insurance Companies Offering Individual Qualified Health Plans outside of the Marketplace:

Blue Cross Blue Shield of Wyoming
www.bcbswy.com
 800-442-2376

Other Resources:

[Enroll Wyoming](#)
 888-425-7138
 Wyoming 2-1-1

2018 Poverty Guidelines for the 48 Contiguous States					
Household/ Family Size	Federal Poverty Line	100%	200%	300%	400%
1	\$12,140	12,140	24,280	36,420	48,560
2	\$16,460	16,460	32,920	49,380	65,840
3	\$20,780	20,780	41,560	62,340	86,120
4	\$25,100	25,100	50,200	75,300	100,400
5	\$29,420	29,420	58,840	88,260	117,680
6	\$33,740	33,740	67,480	101,220	134,960
7	\$38,060	38,060	76,120	114,180	152,240
8	\$42,380	42,380	84,760	127,140	169,520

For families/households with more than 8 persons, add \$4,320 for each additional person