

WYOMING DEPARTMENT OF INSURANCE
106 East 6th Avenue, Cheyenne, WY 82002
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*****FOR IMMEDIATE RELEASE*****

CHEYENNE, Wyo. – Insurance Commissioner Tom Hirsig would like to advise Wyoming consumers that the first open enrollment period of the Affordable Care Act is almost at an end.

March 31, 2014 marks the end of the first open enrollment period. In general, if consumers do not have health insurance by March 31, 2014, they will not have an opportunity to purchase health insurance until the next open enrollment period. The next open enrollment period is currently scheduled for November 15, 2014-February 15, 2015. **Note that the March 31, 2014 deadline applies to health plans purchased on the Federal Health Insurance Exchange, as well as for health plans purchased in the private market.**

For consumers that want to purchase plans on the Exchange, the most efficient and easiest way to enroll is online at healthcare.gov. In addition, consumers can enroll by phone at 1-800-31-2596. Consumers may also enroll with a “Navigator.” Wyoming Navigators can be reached by calling 2-1-1. Finally, consumers can contact an insurance agent or broker. For consumers that want to purchase health plans in the private market, enroll through an agent or broker.

Be aware that if individuals do not have health insurance in 2014, they may have to pay a tax penalty. This is commonly known as the “individual mandate.” Commissioner Hirsig would like consumers to be aware that there may be insurance products available for purchase outside of the open enrollment period, but these products will not protect consumers from the individual mandate: “There are products in the private insurance market—such as short-term medical, accident or injury policies—that are available any time, even outside of the open enrollment period. However, these are not considered comprehensive health insurance and will therefore not protect consumers from the tax penalty.”

Individuals that experience certain life events may be eligible for special enrollment periods. Examples of life events that trigger a special enrollment period include: losing employer coverage, having a baby, adopting a child, or a permanent move.

For any questions, please contact the Wyoming Department of Insurance at (307) 777-7401 or toll free at (800) 438-5768 (in Wyoming only), 106 East 6th Avenue, Cheyenne, WY 82002, or through the Department’s website at <http://doi.wyo.gov>.