



INSURANCE *Be informed*

On Oct. 1, 2013, the open enrollment period for the Affordable Care Act began. The enrollment period will run until March 31. Unless citizens experience a triggering event -- a major change like marriage or birth -- citizens will not be able to purchase health insurance until the next open enrollment-period scheduled for November 15, 2014, to January 15, 2015. The enrollment periods apply to health plans purchased both on and off the public health insurance marketplace (located at healthcare.gov).

In addition, over the past few months there have been some changes in the Affordable Care Act that everyone should be aware of:

For Individuals

- Citizens that received a notice of cancellation from their insurance company may be able to keep their plan for one additional year. Note that these extended plans will not offer any of the changes in insurance coverage mandated by the ACA. Each insurance company has discretion as to whether it will allow the canceled plans to continue. So you should contact your insurance company to see if your plan will be continued.

- If you received a notice of cancellation from your insurance company, you may be eligible for a hardship exemption. That would waive the tax penalty that is to be assessed against people who don't have health insurance. A hardship exemption also allows enrollment in a catastrophic plan, which generally has lower premiums and higher deductibles. People can get an

exemption application at healthcare.gov. The application must be accompanied by a copy of the policy cancellation letter.

For Employers

- Under the original terms of the law, large employers (those with 50 or more full-time equivalent employees) were required to provide health coverage for their full-time employees or face a penalty. The penalty has been delayed for one year.

- Originally, small employers (those with fewer than 50 full-time equivalent employees) could purchase health insurance for their employees online through the SHOP program. However, the online enrollment option will not be available until 2015. SHOP enrollment in 2014 must be completed through an agent, broker or insurance company.

For information and help with enrollment, individuals and employers should contact their insurance agents. For additional help with enrollment, citizens may also contact Navigators. Navigators are trained and offer free assistance to consumers. Contact a Wyoming Navigator by calling 2-1-1 or by visiting wyo-ming211.org.

In addition, citizens may contact the Wyoming Department of Insurance with any questions or concerns.



Wyoming Insurance Department
<http://doi.wyo.gov>

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