

WYOMING DEPARTMENT OF INSURANCE

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

CONSUMER ALERT: Non-Compliant Affordable Care Act (ACA) Plans

CHEYENNE, Wyo. – Wyoming Insurance Commissioner Tom Glause warns Wyoming consumers not to fall prey to high-pressure telemarketers selling short-term or limited benefit health insurance products that are not compliant with the Affordable Care Act (ACA), despite some company promises. Commissioner Glause offered the following tips to Wyomingites should they receive a call from anyone attempting to sell health insurance over the phone:

- The open enrollment period for the 2016 health insurance marketplace under the Affordable Care Act ended January 31. The next open enrollment period will run November 1, 2016—January 31, 2017.
- There is no special “state enrollment period” for individual health insurance. Anyone offering insurance plans through an “enrollment period” outside of open enrollment is not selling an ACA-compliant policy.
- The **only** official website for the federal Marketplace is: www.healthcare.gov. Go to: www.healthcare.gov for information regarding the Affordable Care Act, qualified health plans, and comparisons of Marketplace plans. Be wary of other similar sounding names or websites.
- No one offering ACA-compliant health care coverage will ask you if you have a pre-existing condition.
- Be wary of telemarketers from the “national enrollment center,” “national healthcare center,” or other “official-sounding” name. The federal government will not call to sell you health insurance.
- Do not provide anyone your Social Security number, bank account, or health information. Never agree to any request to send money over the phone. If you are being pressured to provide this information, hang up.
- Only purchase insurance from a licensed agent. Do not be afraid to ask an agent for their license number. If they refuse, hang up.
- If you receive a sales call from someone selling health insurance, ask the caller to email or send you information about the policy, including premiums. If they refuse, hang up.

Consumers who have received these types of high-pressure sales calls should contact the Wyoming Department of Insurance at: 307-777-7401 or 1-800-438-5768. For more information on the Wyoming Insurance Department, please visit <http://doi.wyo.gov>.