

**WYOMING DEPARTMENT OF INSURANCE**  
**106 East 6th Avenue, Cheyenne, WY 82002**  
Contact: Denise Burke (307) 777-2450  
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\*\*\*\*\*FOR IMMEDIATE RELEASE\*\*\*\*\*

## **OPEN ENROLLMENT FOR HEALTH INSURANCE**

### **Review Your Plan Options and Enroll in Health Insurance before December 15, 2017.**

**CHEYENNE, Wyo.** – Wyoming consumers are reminded that Open Enrollment to purchase health insurance coverage for 2018 will be ending soon. Insurance Commissioner Tom Glause reminds all Wyomingites to review their health care needs for the upcoming year and determine if changes to their current coverage are necessary. “Federal changes in the Cost Sharing Reductions (CSR) may impact which plan is best for you,” commented Glause. Most Wyomingites get health insurance through their employer or a family member's workplace, but those consumers not eligible for Medicare, Medicaid or employer-provided insurance have until **Friday, December 15** to enroll in a health insurance policy if they wish to have coverage for 2018. This year's Open Enrollment has been just six weeks. In Wyoming, most individuals obtaining coverage on the Exchange receive a financial subsidy, generally known as an Advanced Premium Tax Credit (APTC) to offset the cost of their insurance.

Health insurance Marketplaces, or Exchanges, operate in every state, including Wyoming. These online portals ask a series of questions to determine which plans meet your insurance needs. They also determine if you are eligible for any subsidies or alternative coverage through Medicaid or the Children's Health Insurance Program (CHIP).

Individuals can apply online, by mail, or in person but with time running short, online is the best option. Consumers can self-enroll online at **Healthcare.gov**. Consumers can also seek assistance through Enroll Wyoming by contacting Wyoming 2-1-1; or contact a local insurance agent or broker. As a reminder, if you get coverage through Medicare or through your employer, you don't need to apply for coverage through the Exchange. Open Enrollment is the period in which you can shop and sign up for health insurance coverage in the Exchange. Open enrollment began on November 1 and ends on December 15.

Wyoming Insurance Commissioner Tom Glause reminds Wyoming consumers, “You are strongly encouraged to review your health insurance plan, in order to avoid any gap in your health insurance coverage for 2018. Although the Affordable Care Act has been in the news a great deal, the ACA remains the law of the land so Wyomingites are encouraged to get coverage and avoid any insurance gap,” said Glause.

Blue Cross Blue Shield of Wyoming remains the only insurance carrier on the Wyoming Marketplace (also called the Exchange) in 2018 for individuals and small employers. Additional insurers offer plans off-Exchange for individuals and small groups. Consumers are encouraged to look at the Marketplace plans on the official government website at: **Healthcare.gov**. As in past years, consumers can seek information through Enroll Wyoming, a local insurance agent or broker, or the Department of Insurance. Employees with questions about their insurance plans should contact their Human Resources department. Numerous events are being held around the state by Enroll Wyoming to help consumers address their insurance questions and to assist in the Marketplace enrollment process. Check locally for dates, times, and locations for these events.

***About the Wyoming Department of Insurance***

The State of Wyoming, Department of Insurance protects the rights of Wyoming consumers and regulates Wyoming's insurance industry. For more information about the Department of Insurance, visit the department's website at: [DOI.wyo.gov](http://DOI.wyo.gov).