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For Immediate Release

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It's Time to Get 2018 Health Insurance: Open Enrollment November 1 - December 15, 2017

Affordable Care Act Plans and Discounts are Available Statewide

Many people are confused by what they read online and hear in the news, but here is what everyone needs to know: The Affordable Care Act (ACA), also known as Obamacare, the Marketplace, or Healthcare.gov, has health insurance plans available statewide, and most people qualify for discounts to make those plans more affordable. The enrollment period for 2018 coverage runs November 1 - December 15, 2017.

This year Open Enrollment is only 45 days long. For 2018 coverage, consumers need to enroll in or renew their health coverage through the Marketplace before the December 15 deadline. Consumers who enroll for 2018 health insurance will have those plans available to them regardless of any changes in federal or state law.

In-person enrollment assistance is available for consumers to learn about their health insurance options and enroll in coverage. This help is more important than ever, with current confusion about the law and available discounts. Covering Wisconsin has federally-certified, state-licensed Navigators that provide free enrollment help for consumers. Consumers can also find enrollment assistance from certified application counselors, insurance agents and brokers, and from financial/billing counselors at their local hospitals.

Local help can be found by dialing 2-1-1 or texting the local zip code to 898-211. The 2-1-1 representatives can connect callers to a Navigator or other local enrollment assister for an appointment. People may directly schedule their own appointment with a Navigator online at coveringwi.org/enroll.

Consumers benefit from shopping around to find the best plan that meets their needs in terms of price, benefits, and provider network. Plans change their premiums and other costs along with their provider networks. Consumers will have different levels of discounts available to them, depending on these changes or if their income or family size has changed.

Wisconsin has eleven insurance carriers offering plans on the Marketplace for 2018. Some 2017 insurance carriers will no longer offer plans on the Marketplace in 2018. Consumers currently enrolled in those plans will qualify for a 60-day Special Enrollment Period with a later deadline, but should update their www.healthcare.gov accounts before December 15 to indicate that their current plan is ending.

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Over 80% of Wisconsin consumers who select health plans through the Marketplace qualify for discounts that substantially reduce the price of their premiums. These discounts increase when premiums increase, so most consumers will not directly experience the effects of reported premium increases.

In addition to premium discounts, over half of Wisconsin consumers qualify for lower deductibles and co-payments through what are known as “cost-sharing reductions” (CSRs). Recently, many news reports erroneously reported that CSRs would no longer be available. This is not correct. The federal government will no longer pay the insurance companies for providing CSRs, but the insurance companies are required by law to provide CSRs for consumers with qualifying incomes.

Wisconsin has over 300,000 residents who remain uninsured, including over 45,000 children. Many of these children, and some of the adults, qualify for Medicaid or BadgerCare but have not yet been enrolled. Enrollment in Medicaid/BadgerCare is available year-round. During the ACA Open Enrollment period, Navigators and other enrollment assisters will assess the eligibility of each person in a household for both ACA discounts and Medicaid/BadgerCare and assist each individual to enroll as appropriate in either program.

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