Centers for Medicare and Medicaid Services: Health insurance exchange open enrollment deadline less than two weeks away

Posted on Friday, Dec 7, 2018

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Three Things Wisconsinites Need to Know

Since Open Enrollment began on November 1, 3,198,163 people selected plans using the HealthCare.gov platform. The HealthCare.gov Open Enrollment Period runs from November 1, 2018, to December 15, 2018, for coverage starting on January 1, 2019. Whether consumers are new to the HealthCare.gov Exchange or returning, CMS is making sure that Wisconsinites who want coverage through the Exchange are aware of the upcoming deadline so they do not miss the opportunity to sign up for 2019 coverage.

"The focus for this year, as it was for last year, is to provide a seamless Open Enrollment experience for HealthCare.gov consumers," said CMS Regional Administrator Jackie Garner. "We've made important improvements to customer service this year. We streamlined the application to simplify the process for consumers, improved content and help information to make it easier for people to understand and worked to deliver better customer service. The website has performed optimally, consumers have been able to easily access enrollment tools to compare plans and prices, and the call center consumer satisfaction rate has remained at 90 percent."

Since Open Enrollment began on November 1, 82,493 Wisconsin consumers have selected a plan in the Federally Facilitated Exchange.

As we approach the December 15 deadline, here are the 3 things Wisconsin consumers need to know:

1. **The deadline to sign up for coverage is December 15, 2018.**

Wisconsin consumers have until December 15 to sign up for coverage that starts on January 1, 2019. Wisconsinites who do not enroll by the December 15 deadline can't get 2019 coverage unless they qualify for a Special Enrollment Period. Consumers in Wisconsin can visit HealthCare.gov and CuidadodeSalud.gov to preview 2019 plans and prices and sign up for coverage today.

1. **Now is the time for Wisconsin consumers to go to HealthCare.gov or CuidadodeSalud.gov to update their information or add it for the first time, and select the plan that best meets their needs.**

CMS is encouraging Wisconsinites who need health insurance to join the millions of people who have gone to HealthCare.gov and found health insurance. The plans on HealthCare.gov are comprehensive and offer:

- Annual Checkups at no extra cost; and
- Coverage of doctor visits, prescription drugs, and certain preventive care with no out-of-pocket costs.

1. **Nationally, average premiums have decreased and the number of plans have increased on the Federal Exchange for 2019.**

For the very first time since Healthcare.gov started offering coverage, average premium rates for a benchmark silver plan in 2019 have gone down across the 39 states that use the federal platform. Consumers have more plans to choose from to find the best fit for themselves. There are 23 more issuers on the federal Exchanges for 2019 than there were in 2018. And, 29 issuers are expanding their service area into new counties. Consumers should come back to HealthCare.gov to compare plans and prices, as they may be able to find a plan that saves them money and better meets their health needs.

 Help is available! Wisconsin consumers can get help filling out their application in 3 ways:

- **By phone.** Consumers can call the [Marketplace Call Center](#) at 1-800-318-2596 (TTY: 1-855-889-4325). Available every day, except certain holidays.
- **In-person help.** Consumers can use the [Find Local Help](#) tool on HealthCare.gov to see if they can get in-person help in their community.
- **Health insurance agents & brokers.** Agents and Brokers can help consumers enroll through the Exchange or handle the whole process. Search for health insurance agents and brokers using the [Find Local Help tool](#).