OCI: Final deadline for 2019 open enrollment approaching

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Madison, WI—Consumers seeking individual health insurance effective January 1, 2019, must sign up by December 15, 2018, when open enrollment ends, or risk being locked out of the individual insurance market until 2020.

Open Enrollment
The Affordable Care Act (ACA) requires insurers to offer health insurance coverage on a guaranteed issue basis to all eligible consumers during the annual open enrollment period. Open enrollment allows individuals to re-enroll in their existing health insurance plan, or shop for a new plan either on or off the federal exchange.

The only way a consumer can buy a health plan outside open enrollment is if they qualify for a special enrollment period.

Special Enrollment Period (SEP)
Consumers facing loss of their group coverage or other special situations may be eligible for an SEP. SEPs are unique circumstances, which may include:

- loss of group coverage
- a life event such as a birth, marriage, or divorce
- change in residence

For the qualifying individual, new coverage must be purchased within 60 days after the day of the qualifying event. The new coverage becomes effective on the first day of the following month. For example, if the qualifying individual purchases a plan between February 15 and February 28, coverage will begin March 1.

Tips on Shopping for Coverage
When shopping for coverage, remember the cheapest policy may not be the best

option. Consider the following when deciding to change or keep your current plan:

- Will the plan allow you to see the providers you want?
- Will your current doctors accept your coverage?
- Will the plan cover the prescription drugs you currently take?
- What benefits are excluded?
- What is the total cost to you, including premiums, coinsurance, copayments, deductibles, or other out-of-pocket expenses?
- If you have a specific health condition, does one plan cover your special services better than another?

Interactive Health Insurer Map and Other Resources
OCI provides access to an interactive map showing all the carriers available in each Wisconsin county with a link to the company's website so consumers can explore plan options.

For access to the Health Insurer Map,
visit oci.wi.gov/Pages/Consumers/FindHealthInsurer.aspx.

(The Health Insurer Map is a record of health insurance companies' marketing practices as reported to the Commissioner of Insurance in rate filings. Inclusion on this list is NOT an implicit or explicit endorsement by OCI.)

OCI also offers the*Guide to Health Care Insurance*, an online consumer publication with information about comprehensive health insurance and the Affordable Care Act (ACA), including the individual mandate, the federal exchange, federal subsidies, and plan design. Visit oci.wi.gov/Documents/Consumers/PI-225.pdf.

Remember, plans may have changed their premiums, networks, deductibles, and coinsurance. If you receive a subsidy through the federal exchange, that subsidy may impact the cost of your plan. In order to better understand your plan options:

- Work with a local insurance agent.
- Visit the federal website, www.healthcare.gov.
- Call (800) 318-2596 to speak to a health insurance marketplace exchange official.