

# Kids Forward: Encourages people to enroll in health insurance before open enrollment ends on Dec. 15

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Madison, WI – There’s still time to enroll in health insurance at HealthCare.gov, but the deadline is rapidly approaching. December 15th is the last day people can enroll in comprehensive health insurance for 2021. People who miss that deadline risk being uninsured for all of 2021.

“More than 69,000 Wisconsinites have already enrolled,” said William Parke-Sutherland, who specializes in health policy at Kids Forward. “There’s still time for people to sign up, but anyone who needs health insurance should visit HealthCare.gov today. Don’t delay.”

Health insurance is more affordable than many people think. In Wisconsin, 62 percent of current marketplace consumers will have plans available for 2021 with monthly premiums at \$50 or less, after financial help. Nearly nine out of ten marketplace enrollees in Wisconsin received help paying premiums this year. Even for the small percentage of HealthCare.gov consumers who don’t qualify for help, it’s worth taking a look at the options on HealthCare.gov. Premiums went down again this year, with the average premium for the lowest-cost plan falling by almost 7 percent.

Current marketplace consumers also have a great opportunity to save money in 2021 by visiting HealthCare.gov by December 15th to compare their plan options. In fact, consumers who visited HealthCare.gov to compare their plan options and select the plan that best fits their health and financial needs saved an average of 38 percent in 2019, compared to consumers whose plans were automatically renewed.

“Many people can find good deals on HealthCare.gov and receive financial assistance to help lower their monthly health care costs,” said Parke-Sutherland. “Because plans and prices change year by year, it’s important to compare your plan options.”

Consumers enrolling in a plan on HealthCare.gov are guaranteed to receive comprehensive coverage, with no pre-existing condition exclusions or markups. All plans cover essential benefits, including doctor and hospital visits, prescription drugs, mental health treatment, and maternity care. In addition, consumers receive free preventive care services, such as immunizations and health screenings.

Parke-Sutherland cautioned consumers to avoid insurance plans offered outside of HealthCare.gov that seem too good to be true. “These junk insurance products pose huge financial risks to consumers,” he said.

Some insurance products sold outside the federal marketplace can refuse to pay for care for pre-existing conditions, charge consumers more based on their sex, and impose annual coverage limits. This may especially impact Black, Indigenous, and Latinx Wisconsinites who are disproportionately affected by certain health conditions, such as cancer, asthma, and diabetes, rooted in long-standing racism in access to health insurance and health care.

“HealthCare.gov is the only website where Wisconsin consumers are guaranteed to get comprehensive coverage,” Parke-Sutherland said. “Consumers buying skimpy plans will be exposed to serious risks.”

The health insurance landscape can be confusing, but free in-person help is available locally.

You can find someone to help you navigate the enrollment process by visiting Covering Wisconsin at [www.coveringwi.org](http://www.coveringwi.org).



Consumers should log on to HealthCare.gov by December 15th to get the comprehensive health insurance they need.

To learn more, please visit: [www.coveringwi.org](http://www.coveringwi.org)