

Dept. of Health Services: DHS Secretary-designee Timberlake and Insurance Commissioner Houdek celebrate the 10th Annual Open Enrollment period on HealthCare.gov

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Today, Department of Health Services (DHS) Secretary-designee Karen Timberlake and Insurance Commissioner Nathan Houdek are celebrating the launch of the 10th annual Open Enrollment period on the individual health insurance marketplace. This period starts November 1, 2022 and lasts until January 15, 2023.

During this limited time, all Wisconsinites are eligible to get enrolled in one of the health plans available on the federal marketplace. Those who already have insurance through the marketplace can also renew, update, or upgrade their health plans during this period.

“Since the first Open Enrollment period a decade ago, hundreds of thousands of Wisconsinites have gotten high-quality health insurance on HealthCare.gov,” said Commissioner Houdek. “Since that time, our market has gotten even stronger, more competitive, and more affordable.”

In 2020, Governor Tony Evers’ OCI DHS Health Care Coverage Partnership launched [WisCovered.com\(link is external\)](#) as an accessible resource for consumers. By visiting WisCovered.com or calling 2-1-1, people can get connected with free, expert help. These experts help Wisconsinites understand their coverage options and determine if they qualify for subsidized health insurance premiums through the marketplace or low-cost coverage through BadgerCare Plus. These services are

available in English, Spanish, and Hmong.

“I urge Wisconsinites to shop around on the marketplace to find a plan that covers doctor visits, prescriptions, hospital stays, and more. By signing up for health insurance, you are investing in your health and the health of those around you,” said Secretary-designee Timberlake. “You may also be able to get a health insurance plan at low or no cost thanks to the new financial assistance that is available right now.”

“If you need help signing up for a plan or determining if you qualify for financial assistance, there are experts available to help. Talk to an insurance agent or broker or call 2-1-1 to find a free insurance expert who will help you one-on-one,” said Commissioner Houdek. “You can also check out the chat tool on [WisCovered.com\(link is external\)](#) to find out if you qualify for additional cost-savings on your health insurance plan.”

The Wisconsin individual health insurance market has grown substantially statewide, [growing 8% from 2019 to 2021\(link is external\)](#). Plan enrollment has increased in the past year as well, with 212,209 Wisconsinites selecting plans through the marketplace for plan year 2022. Much of the enrollment increase is tied to the subsidies enhanced by the American Rescue Plan Act and extended by the Inflation Reduction Act. Last year, [88% of Wisconsin consumers\(link is external\)](#) who enrolled on HealthCare.gov qualified for these premium subsidies.

[Wisconsin’s individual health insurance market also has the second-most insurers in the nation\(link is external\)](#). Wisconsinites in 70 counties across the state will have the opportunity to choose from at least three different health insurance carriers on HealthCare.gov. Four insurance companies are expanding their service areas, giving Wisconsinites more options in more counties. An [interactive map of health insurers available by county\(link is external\)](#) is available.

The successful Wisconsin Healthcare Stability Plan (WIHSP) has held down rates on the individual marketplace as well. Without WIHSP, rates on HealthCare.gov would have increased by 21.4% for the 2023 plan year, based on a weighted average.