

Get Enrolled 2018: What You Need to Know

Open enrollment for 2018 coverage through the Health Insurance Marketplaces begins Nov. 1, 2017 and ends Dec. 15, 2017. As we all know, health care coverage is critical to getting and staying healthy. Open enrollment is the opportunity for consumers to check their coverage status, enroll in a health plan or make any changes in their coverage for the coming year. Hospitals and health systems have always played an important part in connecting patients and other community members to coverage. This year is unique in several ways. As you prepare to help your community get enrolled, here are some important things to know:

- **The Health Insurance Marketplaces are available to individuals in need of health care coverage.** Some people may be uncertain about whether the marketplaces still exist after various efforts by Congress this year to repeal and replace the Affordable Care Act. We can assure our communities that the marketplaces are still here and will be open for business on Nov. 1.
- **Every community will have health plans available through the marketplaces with several choices.** Despite reports that some areas of the country may not have any health plans available; all marketplaces have health plan options ready for purchase for 2018. In fact, even in those counties where only one carrier will be selling plans on the marketplace in 2018, that carrier will often offer multiple health plan options that could have different benefit packages, provider networks and cost-sharing structures.
- **Consumers must change their plans or enroll in new coverage by Dec. 15, 2017.**¹ This year, open enrollment will be approximately half the duration of previous years in most states. A large portion of consumers wait until the end of open enrollment to select a plan, and hospital and health system assisters can help educate individuals about the new deadline.
- **Financial help is available for most marketplace consumers.** Surveys show that many of the remaining uninsured believe that they cannot afford coverage but have not explored their options. Yet, nearly 85 percent of marketplace enrollees are eligible for tax credits to lower their premiums, and 57 percent get additional help to reduce co-pays and deductibles. The government estimates that many of the 28 million remaining uninsured could be eligible for this help.
- **The federal government will significantly reduce advertising, outreach and education to consumers.** The federal government has reduced advertising funding by 90 percent and in-person outreach and education grants by 40 percent for 2018. Therefore, the efforts of hospitals and health systems, along with other stakeholders, are more important than ever before in efforts to sustain coverage gains and encourage new enrollment.

¹ Some states will have later open enrollment periods, including CA, CO, CT, DC, FL, GA, LA, MA, MN, NY, RI, SC, PR, USVI, TX, and WA.