

**ACA  
Open  
Enrollment  
2018**



# Open Enrollment is Coming!

- Open Enrollment for 2018 Marketplace plans will be from **November 1 through December 15, 2017**
- During this time, consumers can enroll in Marketplace plans with coverage starting **January 1, 2018**
- Blue Cross Blue Shield has announced they will offer plans in all 100 counties
- Cigna has announced they will again offer plans, likely in same 5 counties they were in for 2017 (Wake, Orange, Chatham, Johnston, Nash)

**Marketplace  
Open  
Enrollment  
Nov 1-  
Dec 15**

# Financial Assistance Available

- **Premium Tax Credits**--Financial help is available to help lower monthly premiums for qualifying consumers. If your estimated income falls between 100% and 400% of the federal poverty level for your household size, you qualify for a premium tax credit.
- **Cost Sharing Reductions**--Financial help is available to help reduce deductibles, co-pays, and co-insurance for qualifying consumers
- Premium tax credits increase if the cost of plans increase, so most consumers do not see any premium increases. Also, you can use all PTC, some or none.
- In 2017, **93%** of NC enrollees received premium tax credits to reduce their monthly premiums.

# In-Person Help is Available

- Navigators & Certified Application Counselors are available to help consumers at various community-based organizations, legal service providers, health care organizations, and other locations.
- Consumers can find an appointment for in-person assistance near them using the Get Covered Connector:  
<https://connector.getcoveredamerica.org/en-us/widget/> or by calling 1-855-733-3711



# Immigration status and the Marketplace

Immigrants with the following statuses qualify to use the Marketplace:

- Lawful Permanent Resident (LPR/Green Card holder)
- Asylee
- Refugee
- Cuban/Haitian Entrant
- Paroled into the U.S.
- Victim of Trafficking and his/her Spouse, Child, Sibling or Parent
- Individual with Non-immigrant Status, includes worker visas (such as H1, H-2A, H-2B), student visas, U-visa, T-visa, and other visas, and citizens of Micronesia, the Marshall Islands, and Palau
- Temporary Protected Status (TPS)
- Lawful Temporary Resident
- Member of a federally-recognized Indian tribe or American Indian Born in Canada
- Resident of American Samoa

# Renewing Consumers Should Visit the Marketplace During Open Enrollment

- Consumers with a 2017 Marketplace plan should still visit the Marketplace during Open Enrollment to update information, review plans, and pick a plan that works for their family.

**HealthCare.gov**

# Fine for not Having Coverage

- If consumers don't have qualifying health coverage or qualify for an exemption, they may have to pay a fee called the individual shared responsibility payment.
- Fine for 2017 is \$695 per adult or 2.5% of household income. You'll pay whatever amount is higher



# Special Enrollment Periods

- Before Open Enrollment begins, North Carolinians experiencing life changes - such as marriage, moving, job loss, or a birth in the family - may be able to enroll in health insurance through a Special Enrollment period.
- If you qualify for an SEP, you usually have up to 60 days following the event to enroll in a plan. If you miss that window, you have to wait until the next Open Enrollment Period to apply.
- In-person assistance is available all year.



# How can you help?

- Spread the word about Open Enrollment
  - Include messages in existing communications to constituents about Open Enrollment
  - Add Connector link to website
  - Talk to your clients, colleagues, friends, and family about Open Enrollment
  - Invite an enrollment assister to give presentations or provide on-site enrollment assistance to clients or staff
- Refer consumers to enrollment assistance:  
<https://connector.getcoveredamerica.org/en-us/widget/> or call the NC Toll-Free # for Local In-Person Assistance: 1-855-733-3711
- Partner with enrollment assisters on events or other promotions. Find local partners at <https://www.ncgetcovered.org/find-local-partners/>
- Contact Lincoln Community Health Center at (919) 956-3927 for more information.