

New enrollment window opens for health insurance shoppers

15 February 2021, by Tom Murphy



This image shows the main page of the HealthCare.gov website on Monday, Feb. 15, 2021. Health insurance shoppers stuck in a bad plan or unable to find coverage have a new option for help. A sign-up window opened Monday for government insurance markets and runs through May 15 in most U.S. states. (HealthCare.gov via AP)

Health insurance shoppers stuck in a bad plan or unable to find coverage have a new option for help.

A sign-up window opened Monday for government insurance markets and runs through May 15 in most states. It's available for people who don't have coverage through work, and it is expected to make finding a plan less of a hassle for those who lost a job.

THE DETAILS

President Joe Biden last month ordered government health insurance markets that ended their annual enrollment periods in December to reopen. The Affordable Care Act created state-based insurance markets for people to buy individual coverage either for themselves or their family.

Biden's order applies to 36 insurance markets run through the federal government's [platform](#). But nearly all states that run their own marketplaces will offer a similar extended window through May.

WHO MIGHT GET HELP

This new window could be useful for people who recently lost their coverage or couldn't find a plan last year. Experts have said the number of uninsured people has risen during the pandemic due to layoffs.

People who don't have coverage but recently developed a health problem and want better access to care could also use this opportunity. It also could help those who have insurance but may want a new plan because it doesn't cover their doctors or prescriptions like they expected when they signed up.

"Anybody who doesn't have coverage or isn't happy with their coverage should be looking at the marketplace during this extended enrollment period," said Karen Pollitz, an insurance expert with the nonprofit Kaiser Family Foundation.

Any coverage purchased will start on the first day of the following month.

LESS HASSLE

A six-week window in November and December is usually the main opportunity insurance shoppers have every year to pick a plan. Those who want to stay covered then have to stick with that plan unless they have a life-changing event like a job loss, marriage or the adoption or birth of a child.

Those events qualify people for a [special enrollment period](#) in which they can buy a new plan. Shoppers normally have to submit proof that they qualify before they can shop for coverage. That won't be necessary for this new enrollment

window.

PAYMENT ASSISTANCE

People can get help from the government to buy coverage in these marketplaces, depending on their income.

Those who make between 100% and 400% of the federal poverty level are eligible for assistance with premium payments in the form of tax credits. This year, the high end of that range amounts to \$106,000 for a family of four.

Shoppers first have to estimate their annual income to get this help. That can be tricky when counting unemployment pay or income from a temporary job. Those who estimate too low—and wind up getting more help than they should—will have to pay back all or part of the assistance at tax time.

CONSIDER MEDICAID

People who have lost their jobs and have no income may qualify for Medicaid before unemployment pay starts. That program bases eligibility on current income, not what's estimated for the year. Marketplace websites or health insurance navigators can help shoppers determine whether they qualify.

"Don't assume you aren't eligible. It's really worth it to look into it," Pollitz said. "Medicaid is catching a lot of people."

SHOPPING ASSISTANCE

Shoppers can wind up with dozens of plans to choose from, each with different price tags, deductible requirements or networks of covered doctors. Help isn't always easy to find.

A Kaiser Family Foundation survey last year found that half of the people who looked for coverage during the main sign-up period had some sort of trouble. That was shortly before the pandemic hit.

Since then, many shoppers have ventured into insurance markets for the first time due to pandemic-related job cuts.

The [federal government](#) operates a [call center](#) to offer assistance and can connect people to [local help](#) for selecting a plan.

HELP WITH COVID-19

The vaccines that are currently being delivered around the country are free, so having health insurance won't help with that bill. But [coverage](#) could offer protection against any medical bills that stem from COVID-19 treatments or any other injury or illness.

"It's a really good time during a pandemic to have health [insurance](#)," Pollitz said.

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