



December 12, 2018

OBAMACARE DEADLINE IS DECEMBER 15

If you want to be insured on January 1, 2019 and you don't have health insurance through your job or through Medicaid or Medicare, the open enrollment period to sign up for health insurance (Obamacare) through the marketplace exchange will end on Saturday, December 15, 2018. Go to www.getcoveredillinois.gov or call 866-311-1119. eHealth has prepared 12 tips to help consumers find the right health insurance plan for 2019:

1. Avoid the last minute rush

The last days of open enrollment can be hectic. Government-run health insurance marketplaces have been known to crash in the last-minute rush and it can be hard to get in touch with a real human when you need help. Avoid the rush and shop for your 2019 health plan today.

2. Know if you qualify for subsidies

If your household income is no more than 400 percent of the federal poverty level (about \$49,000 for an individual or \$83,000 for a family of three) you may qualify for government subsidies that can significantly lower your monthly health insurance premiums.

3. Set realistic expectations on cost

On average, individuals receiving government subsidies pay less than \$100 per month for coverage. However, people who don't get subsidies pay an average of \$477 per month for individual coverage or \$1,154 for family coverage, according to [eHealth](#).

4. Know your coverage alternatives

ACA-compliant health insurance plans will offer you the most comprehensive coverage. But if you can't afford ACA coverage, you may also want to consider alternatives like short-term health insurance, which can cover you for up to a year in most states.

5. Understand what short-term coverage is, and isn't

If you're considering short-term coverage as an affordable alternative to ACA coverage, you need to know that short-term plans typically do not cover preventive care, maternity care, retail prescription drugs or pre-existing medical conditions.

6. Shop beyond government websites

If you want a broad view of what's available in your area, shop at more than one place. Government-run marketplaces offer ACA-compliant plans that can be purchased with government subsidies. Private marketplaces like eHealth offer many of these while also offering ACA plans not eligible for use with subsidies, plus ACA alternatives like short-term coverage.

7. Keep your preferred doctors

If you have a favorite doctor, make sure that he or she is a network provider for any new 2019 plan you're considering. Websites like eHealth can help you shop for plans based on preferred providers, but you'll also want to call your doctor confirm network status.

8. Make sure your prescriptions are covered

While all ACA plans cover prescription drugs, they will differ in the specific drugs that are covered. At marketplaces like eHealth, you can sort your plan options according to those that will cover your personal prescriptions at the lowest cost.

9. Know what you'll pay for common medical scenarios

When reviewing your options, make sure you understand what you'll pay out of pocket when you seek medical care for a sick visit, or when you pick up a prescription drug. Remember that ACA-compliant plans also provide some free preventive care, including an annual checkup.

10. Know your deductible and maximum out-of-pocket costs

When considering any new health insurance plan, it's important to understand your maximum out of pockets costs toward your medical care if you are hospitalized in the coming year. Make sure can afford this in an emergency.

11. Get help if you need it

It's pretty easy to shop for health insurance online these days. Just make sure you're working through a licensed online broker, and that any website you use offers you a way to contact licensed agents by phone or online chat if you need personal help or advice.

12. Whatever you do, don't go uninsured

The tax penalty for going uninsured is disappearing in 2019, but that's no reason to go without coverage. Health insurance provides you with easier access to more affordable care and sets a limit to your personal medical liabilities. If you miss open enrollment, you can still get short-term coverage but you may have to wait until January 2020 to get a comprehensive ACA health insurance plan.

Sincerely,



La Shawn K. Ford
State Representative-Eighth District