

Sunday night deadline for 2016 health insurance enrollment

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In this Oct. 6, 2015 file photo, the HealthCare.gov website, where people can buy health insurance, is displayed on a laptop screen in Washington. Sunday night is the sign-up deadline for subsidized private health insurance under President Barack Obama's health care law. (AP Photo/Andrew Harnik, File)

Sunday night is the sign-up deadline for subsidized private health insurance under President Barack Obama's health care law.

Administration officials say the deadline is 11:59 p.m. PST, or 2:59 a.m. EST Monday. That's for the 38 states using the HealthCare.gov website.

People also can enroll on the phone by calling 1-800-318-2596. And many local community organizations offer personalized assistance.

HealthCare.gov is faster, more reliable and easier to use this year. But premiums have gone up.

Fines are also going up for people who remain uninsured in 2016. The minimum penalty is \$695 for someone who's uninsured the full year.

States running their own insurance markets may have different deadlines. Maryland is giving its residents until Feb. 5, due to the effects of the recent East Coast blizzard.

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