

# Today is the deadline for Obamacare 2018

December 15 2017, by Dennis Thompson, Healthday Reporter

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(HealthDay)—Today marks the end of the shortened sign-up period for most Americans to buy health insurance through the federal Affordable Care Act (Obamacare) marketplace.

Dec. 15 is the last [enrollment](#) day for people living in 39 states served by the HealthCare.gov website.

At the site, people can pick a [health](#) plan, choose a new plan, and also find out if they qualify for subsidies to make their insurance more affordable.

There is a notable exception, according to the *Associated Press*. People living in areas hit by this year's hurricanes can get an extension to Dec. 31 if they phone the HealthCare.gov call center at 1-800-318-2596. That could help people in states like Texas and Florida.

Analysts say business has been fairly brisk at the federal health care marketplace, even though President Donald Trump cut in half the sign-up season for Obamacare—down to 45 days from 90 days.

Every year there's a surge during the last week of enrollment for coverage under the Affordable Care Act (ACA). The biggest surge occurred in 2016, when 3.7 million people signed up over a two-week period.

People living in nine states that run their own exchanges will have more time to sign up. Most state-run marketplaces will keep enrollment open through December and into January, according to the website [healthinsurance.org](#).

Some folks who have marketplace coverage through HealthCare.gov but didn't re-enroll are already receiving auto-renewal notices, in some cases informing them they will pay higher premiums for a plan they didn't choose.

Auto-renewal either re-enrolls people in their current plan or places them in a plan deemed comparable by federal officials.

Obamacare enrollment this year has fallen behind the pace set by previous years. The shortened enrollment period and the Trump administration's slashing of ACA-related advertising likely contributed to this slower pace, experts say.

About 3.6 million people had signed up for coverage through HealthCare.gov by Dec. 2, at a point when the enrollment period was more than 73 percent complete, according to consulting firm Avalere Health.

At that point in prior years, more than 7.2 million people had signed up, Avalere said.

The uncertain fate of the Affordable Care Act's so-called individual mandate—which requires most Americans to have [health insurance](#) or pay a penalty—also could be dampening enrollment. The tax reform bill being drafted by Republican leaders in Congress includes a repeal of the mandate.

**More information:** For more on choosing a marketplace plan, visit [HealthCare.gov](#).

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