

# Health insurance sign-ups begin: Some assistance recommended

October 24 2018, by Tom Murphy

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This Tuesday, Oct. 23, 2018 photo shows HealthCare.gov website on a computer screen in New York. The sign-up period for next year's individual health insurance coverage runs from Nov. 1 to Dec. 15. Picking a plan can initially involve several trips to websites like healthcare.gov just to understand the options. Shoppers who want to stick with the same plan must scrutinize it for changes. (AP Photo/Patrick Sison)

It's time to think health insurance.

There's a sentence many Americans will dread reading. Picking the right plan every year involves sifting through deductibles, provider networks and other arcane terms that can quickly scramble the brain.

Don't worry, though, help is available. It just may be harder to find this fall.

Here are some points to consider as you decide what [coverage](#) you need for 2019.

## START SOON

The sign-up period for next year's individual [health insurance](#) coverage runs from Nov. 1 to Dec. 15 in most states. Don't delay.

Picking a plan can initially involve several trips to websites like [healthcare.gov](#) just to understand options. Shoppers who want to stick with the same plan must scrutinize it for changes.

That can take time that many people may not have in December as holidays and other year-end activities fill personal calendars. If you opt for assistance, remember that agents and other insurance experts will be helping others meet the deadline. Plan early to make sure you get an appointment.

## WHY BOTHER?

That's a valid question, since the federal government eliminated for next year the Affordable Care Act's requirement that most people have coverage.

That means you won't face a fine for remaining uninsured. And if you don't sign up, you can avoid monthly coverage bills that often top several

hundred dollars.

But remaining uninsured exposes you to even bigger bills.

A broken bone can cost several thousand dollars to fix. More complex problems like cancer can ruin patients financially.

This fall's open enrollment window is for individual insurance that covers people who don't have an option through work. If you miss the Dec. 15 deadline, you can still find short-term coverage. But those plans may not cover prescriptions or medical conditions you already have.

## SEEKING HELP

You can buy coverage through state-run insurance marketplaces or the [federal government's healthcare.gov](https://www.healthcare.gov) website, but it might make sense to have an expert review your plan.

"We can look at the situation and recommend what's best for them based on who their doctors are, how often they go the doctor, what's their biggest concern," said Carlsbad, California, agent Craig Gussin.

He noted, for instance, that he'll help customers who want an affordable premium also think about whether a plan will cover their doctors or if they can handle the deductible that must be paid before the coverage starts.

Brokers also can point out changes that the average shopper may not notice. Gussin noted that, starting next year, most individual plans sold in California will provide no coverage out of the state. That could be a problem for a shopper with a child away at college.

Having someone look over your plan helps ensure that you buy what you

think you're buying. Some websites that sell less-comprehensive short-term plans are designed to look like healthcare.gov, said Sabrina Corlette, a research professor at Georgetown's Center on Health Insurance Reforms.

## PICKING THE RIGHT ASSISTANCE

Independent insurance agents can help customers sort through options on or off the ACA's marketplaces. Depending on the state, their advice may come with a fee or they might be paid on commission by insurers.

If you opt for an agent, ask about fees or whether commissions vary according to the plan they sell.

Health [insurance](#) navigators can help people sign up for coverage on the ACA's marketplace or enroll in government-funded Medicaid coverage. Their services are free.

The number of navigators has dwindled due to funding cuts. In fact, no federally funded navigators will be available in Montana, Iowa or New Hampshire this fall, according to the nonprofit Kaiser Family Foundation.

Other help can include certified application counselors, who also are free. To find assistance, visit [localhelp.healthcare.gov/](http://localhelp.healthcare.gov/).

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