

Released: Dec. 21, 2015

## **Still time to enroll in health insurance for 2016**

*Marketplace open enrollment closes Jan. 31.*

MANHATTAN, Kan. – Enrollment in the Kansas Health Insurance Marketplace, which opened Nov. 1, is still available for those seeking health insurance for 2016. While the last day to enroll in or change plans for new coverage to start Jan. 1 has passed for most consumers, you have until Jan. 15 to enroll in coverage beginning Feb. 1. If you wait to enroll by the final deadline of Jan. 31, that coverage will take effect March 1.

An important exception to the deadline is for those who had been enrolled in a Coventry health plan, said Roberta Riportella, Kansas Health Foundation professor of community health at Kansas State University. Because Coventry is no longer offering policies in the marketplace, those who had Coventry coverage for 2015 must find a new insurer. The deadline is Dec. 31 for those people to enroll for coverage to begin Jan. 1.

“Any person in this situation needs to note this when trying to apply after Dec. 15,” Riportella, also a health care policy expert for K-State Research and Extension, said. “Tell anyone assisting you about needing to replace Coventry. Otherwise, coverage would begin Feb. 1.”

Recently, the U.S. Department of Health and Human Services (HHS) reported that 2.8 million consumers nationally, including more than 34,000 Kansans, had signed up for coverage in the marketplace before Dec. 15. This included both new consumers and those returning to shop for plans sold on HealthCare.gov (<https://www.healthcare.gov>).

Riportella said last year, more than 85,000 Kansans gained insurance through marketplace plans before the open enrollment deadline, and she believes Kansas is on track for having another positive enrollment year.

Having health insurance is now the law because of the Affordable Care Act.

“To be clear, every family member, children included, needs to be insured at least nine months out of every year,” Riportella said. “If a person chooses not to buy health insurance and is not exempt from being insured, he or she is at risk of paying a fee at tax time. That fee is either per uninsured person or a percentage of annual household income—whichever is higher.”

The fee (<https://www.healthcare.gov/fees/fee-for-not-being-covered/>) for not having health insurance in 2016 is \$695.00 per adult and \$347.50 per child under age 18, up to a \$2,085 maximum. Or, if the second option is higher, the consumer will pay 2.5 percent of household income up to the total yearly premium for the national average price of a bronze plan sold through the marketplace.

“My No. 1 reason for having health insurance is to protect my health,” Riportella said. “I buy auto insurance to protect me against paying lots of money to fix my car, but more importantly, I have it to help pay if anyone is injured in a crash. Health insurance is very much like this. One buys it so assistance is there when needed to pay future unknown and unpredictable expenses.”

Consumers have many options when it comes to obtaining health insurance, and therefore, not having to pay a penalty at tax time. The marketplace is one option, while other options could include coverage through an employer, Medicare, KanCare – Kansas’ Medicaid program, TRICARE, Veterans Affairs or the Indian Health Service.

Generally, you can only buy health insurance coverage during annual open enrollment periods. If you experience a qualifying life event (<https://www.healthcare.gov/glossary/qualifying-life-event/>), such as losing job coverage, getting married or having a child, you can change your health insurance outside of the open enrollment period in a special enrollment period.

Riportella said it is difficult to change coverage if you don’t experience a qualifying life event, so it’s best to take advantage of the open enrollment period.

Follow more on the latest health insurance information on Riportella’s blog, “Issues in Health Reform.” (<https://www.k-state.edu/issuesinhealthreform/index.html>)

### **Other information about open enrollment in Kansas**

In addition to releasing how many Kansans had thus far enrolled in marketplace health insurance coverage, the HHS also reported:

- 62 percent of Kansas’ consumers can find plans for \$75 or less per month in premiums after tax credits. Nationwide, about 8 out of 10 people who enroll in health coverage through [HealthCare.gov](https://www.healthcare.gov) qualify for financial help to make their monthly premiums more affordable.
- For 2016 coverage, 58 percent of returning Kansas [HealthCare.gov](https://www.healthcare.gov) consumers could save an average of \$504 annually in premiums before tax credits for a plan in the same level of coverage by returning to shop.
- Also for 2016, Kansas’ consumers can choose from four health insurance issuers and an average of 26 plans.
- Free confidential enrollment help is available if people in Kansas have questions or want to talk through their options with a trained professional. Email [LocalHelp@HealthCare.gov](mailto:LocalHelp@HealthCare.gov) to find out about enrollment centers and events in your community where free, confidential enrollment help is offered.
- Marketplace representatives are available 24/7 at 800-318-2596 to answer questions and help people enroll in coverage over the phone.

K-State Research and Extension is a short name for the Kansas State University Agricultural Experiment Station and Cooperative Extension Service, a program designed to generate and distribute useful knowledge for the well-being of Kansans. Supported by county, state, federal and private funds, the program has county Extension offices, experiment fields, area Extension offices and regional research centers statewide. Its headquarters is on the K-State campus, Manhattan.

Story by:

Katie Allen

[katielynn@ksu.edu](mailto:katielynn@ksu.edu)

785-532-1162

K-State Research and Extension

For more information:

Roberta Riportella – [rriporte@ksu.edu](mailto:rriporte@ksu.edu) or 785-532-1942