



Pete Ricketts, Governor

## **Open Enrollment Begins in Nebraska for the 2023 Plan Year**

**LINCOLN (Nov 7, 2022)** – On November 1, the Affordable Care Act (ACA) Health Insurance Marketplace started open enrollment, which will run from November 1 to January 15, 2023. For Nebraskans who enroll by December 15, their coverage will begin on January 1, 2023, and for Nebraskans who enroll between December 15 to January 15, their coverage will begin on February 1, 2023.

In the 2023 marketplace, four insurers will sell individual ACA coverage in Nebraska; BlueCross and BlueShield Nebraska, Medica, Nebraska Total Care, and Oscar. For those shopping for a 2023 plan, they will need to consider all their options equally and think about:

- Are your favorite doctors and/or hospitals in-network?
- If you take a drug, what would your copays be in the different plans you are considering?
- Will you be able to pay a large deductible if you have a significant medical bill?

"When shopping for health insurance, it can be overwhelming, so I highly recommend Nebraskans to contact their local insurance agents for guidance on finding the plan that best fits their health needs," NDOI Director Eric Dunning.

During open enrollment, Nebraskans can visit HealthCare.gov's <u>Find Local Help</u> page to look up agents, brokers, or assisters near them.

Eric Dunning, Director

Department of Insurance

1526 K Street, Suite 200 PO Box 95087 Lincoln, Nebraska 68509-5087 OFFICE 402-471-2201 FAX 402-471-4610 www.doi.nebraska.gov