

Enrolling in Marketplace Coverage for 2021 What You Need to Know for Open Enrollment Season

The federal Marketplace, through **Healthcare.gov**, has open enrollment that runs from November 1 through December 15, 2020.

Those who currently have Marketplace coverage, or will need it in 2021, should make time to shop for plans. If you already have coverage through a Marketplace plan, review your information to make sure it is accurate. You can update your application with any income and/or household changes. You might qualify for a different amount of financial assistance or find a different plan that costs less and/or better meets your needs.

Learn more about the basics of health insurance and what you need to know to enroll through the Marketplace.

WHAT TO LOOK FOR

If your plan is no longer available in 2021, you should receive a notice from your insurer and from the Marketplace. Even if your plan is continuing, it pays to shop around and check whether the doctors and/or hospitals your family uses are in the plan networks.

If you're looking for a new plan, there are four categories of health insurance plans to choose from on the Marketplace (Bronze, Silver, Gold and Platinum). They're broken up by how costs are shared between you and your insurer. A fifth category, Catastrophic, is available for consumers under 30 years of age or who face a hardship in accessing the other plans. **Learn more about the different plans and network types.**

WHAT'S NEW FOR 2021

Medicaid Expansion. On November 6, 2018, Initiative 427 was passed by a vote of Nebraska's residents. The ballot initiative expands the Medicaid population to Nebraskans under the age of 65 whose income is at or below 138 percent of the federal poverty level. For people whose income is between 100 percent and 138 percent of the federal poverty level, Medicaid Expansion may mean that instead of a Marketplace plan, you will be enrolled in Medicaid. Heritage Health is the managed care program that manages Medicaid services in Nebraska. For more information and resources about the Heritage Health Adult Program, which covers those eligible for Nebraska's Medicaid expansion, click **here**.

Medicaid and Marketplace Resources

- To learn more about Nebraska Medicaid, visit <http://ACCESSNebraska.ne.gov> or call 1-855-632-7633 (TTY: 1-402-471-7256). In **Lincoln**, call 1-402-473-7000. In **Omaha**, call 1-402-595-1178.
- Call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325) if you are moving from a Marketplace plan to Medicaid. You can also make an appointment with an assister who can help you. Information is available at <http://LocalHelp.HealthCare.gov>.
 - To get help in a language other than English, contact the Marketplace Call Center.
 - You can also call the Marketplace Call Center to get this information in an accessible format, such as large print, Braille, or audio at no cost to you.

FREQUENTLY ASKED QUESTIONS ABOUT MEDICAID EXPANSION AND MARKETPLACE PLANS

Q: What happens if I have a Marketplace plan (insurance through healthcare.gov) with a subsidy and I do nothing?

A: You will be automatically re-enrolled in the same plan, with the same subsidy, for plan year 2021.

Q: What happens if I have a Marketplace plan (insurance through healthcare.gov) with a subsidy and I select a different plan for 2021?

A: As part of the healthcare.gov process, you will be asked to verify your income. If your Eligibility Results from healthcare.gov indicate that some or all members of your household may be eligible for Nebraska Medicaid, click [here](#) for more information. **It is very important that you wait until you get a final decision from Nebraska Medicaid before you end your Marketplace plan!** You will not be able to re-enroll in the Marketplace plan unless you qualify for a Special Enrollment Period. You would have to wait for the next Open Enrollment Period and may have a gap in coverage.

Q: What happens if I receive my Nebraska Medicaid final decision and it states I am not eligible?

A: Because you kept your Marketplace plan until you received a final decision, you can simply keep that Marketplace plan and, if eligible, continue receiving a subsidy to help with premiums.

Q: What happens if I receive a final decision from Nebraska Medicaid and it states I or some people in my household are eligible for Medicaid?

A: When you begin Medicaid coverage, your right to receive premium subsidies terminates. It is important that you cancel your Marketplace plan after enrolling in Nebraska Medicaid. You are not entitled to premium tax credits or other cost savings if you are enrolled in Nebraska Medicaid, so if you continue to receive subsidies for a Marketplace plan, you may be required to pay them back when you file your taxes.

OTHER IMPORTANT INFORMATION

There will be more direct enrollment options. This means you might sign up for a Marketplace plan even without visiting [HealthCare.gov](#). You might use an insurer's website or a third-party website. These sites might offer you other types of coverage, too, so look closely to know what you're buying. Remember: You can always use [HealthCare.gov](#) or contact your insurance agent if you want to be sure to get the protections of the Marketplace plans.

Short-term, limited duration options may offer lower premiums, but they won't cover as much.

Short-term, limited duration insurance is not available through the Marketplaces, but you may see it offered elsewhere. It allows for coverage to fill temporary coverage gaps. While these types of plans are typically cheaper than the Marketplace and other individual market health plans, they usually have limited benefits, broader exclusions and higher levels of consumer cost-sharing. Before signing up for a short-term plan, it's important to think through what health care services you and your family may need and check whether those services are covered.

Your employer may offer you a health reimbursement arrangement. New rules allow employers of all sizes to provide employees and their families with funds they can use to help pay for individual market health plans. If your employer makes this offer, you may not qualify for a premium tax credit through the Marketplace. Instead, use the funds from your employer to help pay your premium.

MORE INFORMATION

If you have insurance-related questions or concerns, please contact the Department of Insurance Consumer Affairs Division at 1-877-564-7323. Additional information is available on the Department of Insurance website at www.doi.nebraska.gov.