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FOR IMMEDIATE RELEASE

Purchase Health Insurance Plans by December 15 to Keep Continuous Coverage

NOVEMBER 2, 2016 (LINCOLN, NEB.) – Open enrollment for individual insurance for the 2017 coverage plan year began November 1, 2016 and will continue until January 31, 2017. It is important for Nebraskans who want continuous coverage to purchase their health insurance plans by December 15, 2016, for coverage to begin on January 1, 2017. Coverage that is purchased between December 16, 2016, and January 15, 2017, will not begin until February 1, 2017. Coverage purchased January 16-31, 2017 will become effective on March 1, 2017.

A person or family may be eligible for a tax credit through www.healthcare.gov. In 2016, nearly 90% of the approximately 80,000 Nebraskans enrolled on the federal market place received premium subsidies from the federal government. The amount of the subsidies varies by income level and family size.

Plans may change from year to year. The Department of Insurance encourages people to not only look at the cost of the plan itself, but to also make sure that their doctors and other medical providers are in the plan. Prices of prescription drugs may also vary significantly between plans. “Nebraskans need to be actively engaged in the health insurance plan selection process and shop for a plan that best suits their situation,” said Director Ramge. “If individuals have questions about all the changes that are occurring or tax credits, they should seek advice from a licensed insurance agent or navigator.”

Over 35,500 Nebraskans will need to find a health insurance plan with a new carrier due to their current carrier leaving the federal market place in 2017. If Nebraskans losing an Affordable Care Act plan do nothing, the federal government intends to place them into a plan that may not have their regular doctors or hospitals. It is critical that these individuals shop for a plan to avoid unanticipated consequences in plan year 2017.

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