

CONSUMER ALERT

NEBRASKA DEPARTMENT OF INSURANCE

402-471-2201 ~ TOLL-FREE CONSUMER HOTLINE 1-877-564-7323

WWW.DOI.NEBRASKA.GOV



Non-Compliant Affordable Care Act Plans

Don't fall prey to high-pressure telemarketers selling short-term health insurance products that are not compliant with the Affordable Care Act (ACA) despite their promises. The following tips are offered to Nebraskans should a call be received from anyone attempting to sell you health insurance over the phone:

- The open enrollment period for the 2016 health insurance marketplace under the ACA ended January 31. The next open enrollment period will run November 1, 2016—January 31, 2017.
- There is no special “state enrollment period” for individual health insurance. Anyone offering insurance plans through an “enrollment period” outside of open enrollment is not selling an ACA-compliant policy.
- The only official website for the federal marketplace is **www.healthcare.gov** where you can find information regarding the ACA, qualified health plans, and comparisons of marketplace plans. Be wary of other similar sounding names or websites.
- No one offering ACA-compliant health care coverage will ask you if you have a pre-existing condition.
- Be wary of telemarketers from the “national enrollment center,” “national healthcare center,” or other “official-sounding” name. The federal government will not call you to sell you health insurance.
- Do not provide anyone your bank account or health information, or agree to any request to send money over the phone. If you are being pressured to provide this information, hang up.
- Only purchase insurance from a licensed agent. Do not be afraid to ask an agent for their license number. If they refuse, hang up.
- If you receive a sales call from someone selling health insurance, ask the caller to email or send you information about the policy, including premiums. If they refuse, hang up.

If you do choose to purchase a short-term health insurance plan, be aware that it is not designed to meet the requirements of the ACA and purchasing such a plan may subject you to federal tax penalties for not having ACA coverage. Additionally, short-term health plans may include waiting periods or exclusions for pre-existing conditions.

Consumers who have complaints about these types of high-pressure sales calls should contact the Department’s Consumer Affairs Division on its toll-free consumer hotline at 1-877-564-7323 or locally at 402-471-2201. Additional information can be found on the Department’s website at **www.doi.nebraska.gov**.