

Short-Term Health Plans Are Not ACA Compliant

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. With the health insurance marketplace open enrollment period scheduled to begin on November 1, 2016, telemarketers are making a renewed effort to sell these products. While there are legitimate short-term health plans being sold in Nebraska, those products should not be marketed or confused with ACA plans.

Please keep the following tips in mind when you receive a call from anyone attempting to sell health insurance over the phone:

- The open enrollment period for the 2017 federally-facilitated marketplace will begin on November 1, 2016 and end on January 31, 2017. Individuals offering insurance plans through an "enrollment period" outside of open enrollment are not selling ACA-compliant policies.
- The only official website for the federal marketplace is www.healthcare.gov. On that site, you can find information regarding ACA qualified health plans, and compare marketplace plans. Beware of copycat websites.
- Be wary of telemarketers from the "National Enrollment Center," "National Healthcare Center," or other "official-sounding" names. The federal government will not call you to sell health insurance.
- Do not provide telemarketers with your bank account number, your social security number, your credit card number, or your personal health information. If you are asked to provide this information, hang up.
- You may want to discuss your health insurance needs with a licensed insurance agent who can help you with the purchase of a plan.
- 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. Do not be pressured to make a purchase.

If you decide to purchase a short-term health insurance plan, be aware it is not designed to meet the requirements of the ACA. Purchasing such a plan will not protect against 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 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.