

7 Things You Need to Know About the 2019 ACA Open Enrollment Period

Open enrollment under the Affordable Care Act (ACA or Obamacare) comes around every fall. It's the time of year when people who don't get health insurance through an employer can shop for individual or family coverage on their own for the coming year. Here are seven key changes to watch for during the open enrollment period for 2019 coverage.

- 1. Shorter enrollment period:** The nationwide open enrollment period for ACA health plans will run for just six weeks this year, from November 1 until December 15, 2018. That's down from three months in most previous years, although dates can vary by state. California, for example, will give people more than twice as long to sign up for 2019 coverage, with open enrollment running from October 15, 2018 through January 31, 2019.
- 2. No more penalty for going uninsured:** In 2018 the tax penalty for going uninsured was the greater of \$695 per person or 2.5% of household income. In 2019 this tax penalty will disappear for good. That means anyone who chooses not to buy health insurance, or who opts for a plan that doesn't meet all the ACA's coverage requirements, will no longer be penalized as they were in years past.
- 3. Prices will remain high for people earning too much to qualify for subsidies:** Premium increases for 2019 may be lower than those we saw last year. An analysis by Avalere Health and the Associated Press found that the average increase for ACA plans will be just above 3 percent, compared to the double digit rate hikes that were common for 2018. But people who don't qualify for government subsidies that can lower their premiums – individuals earning just above \$49,000 per year – will still face very high costs. An [analysis](#) by eHealth found that the average monthly premium in 2018 for people not receiving government subsidies was \$440 per month for individuals, or \$1,168 for families.
- 4. Price protections for the subsidized:** As in years past, people who qualify for federal subsidies to help cover the cost of their health insurance premiums will continue to be largely insulated from price increases. As the price of health insurance premiums rise, so do federal subsidies, thereby keeping premiums relatively affordable this year for consumers who qualify for subsidies.
- 5. More plan choices for 2019:** In one of the most significant changes to the market for 2019, the federal government is allowing short-term health insurance policies to be sold

with coverage terms of up to one year. They had previously been limited to a maximum of 90 days. You may also be allowed to renew the same short-term policy annually for up to three years. The availability of these plans will vary by state. According to a recent [study](#) by eHealth, short-term health insurance is approximately 80 percent cheaper on average than ACA coverage purchased with no subsidies. Consumers can expect to see more insurance companies offering the policies, starting October 2, 2018. But there is a trade-off: costs are lower because short-term policies aren't required to offer all the benefits mandated by the ACA, such as maternity and preventive care services. In addition, coverage is temporary and can be denied based on pre-existing conditions.

6. **Association health plans have been expanded too:** New rules also have been established that will allow industry, trade and professional groups to offer health plans that don't include some of the benefits mandated by the ACA. Other changes in so-called "association plans" are designed to give smaller companies the same purchasing flexibility enjoyed by large corporations.

7. **More marketplaces to shop for coverage:** The government is making it easier to enroll in ACA plans by allowing electronic direct enrollment through licensed online brokers like eHealth (www.ehealth.com). This streamlines the enrollment process for people shopping for coverage outside of government-run marketplaces, allowing them to complete their enrollment on the same website where they started. Consumers will be able to shop more easily through private marketplaces where they can also access other ACA-compliant plans not available through government websites.