

Seven Things to Know About Open Enrollment for 2019

Here are seven key changes you need to know as we enter the annual open enrollment period for 2019 coverage under the Affordable Care Act (ACA). Open enrollment runs from November 1 through December 15, 2018.

- 1. Shorter enrollment period:** The national open enrollment period for Affordable Care Act (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 twice as long as most states to sign up for health insurance for 2019, 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 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 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 are far 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. But consumers who don't qualify for subsidies to help lower the cost of premiums – individuals earning just above \$49,000 per year – will still face very high costs. An [analysis](#) by eHealth found that the 2018 average monthly premium for people not receiving government subsidies was \$440 per month, while the average monthly premium for a family was \$1,168 per month.
- 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 rises, so do federal subsidies, thereby keeping premiums relatively affordable this year for consumers who qualify.
- 5. More plan choices for 2019:** In one of the most significant changes to the ACA market for 2019, the federal government is allowing short-term health insurance policies to be sold with coverage terms of up to one year. 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 an ACA plan 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 include all the benefits mandated by the ACA, such as maternity and preventive services. In addition, coverage is temporary and it can be denied based on pre-existing medical 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 required 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 ACA-compliant health plans not available through government websites.