



**NEWS RELEASE**  
December 4, 2017

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## **Increasing Health Insurance Enrollment Activity Signals That There Are Only 15 Days Left for Individuals to Sign-up for 2018 plans**

**Lewiston, Maine** – Open Enrollment for individual and family health plans began on November 1st and will close on December 15<sup>th</sup>. Health Options’ analysis of call volumes and Internet traffic for comparable enrollment periods show activity has exceeded the prior year and is increasing.

“The days after Thanksgiving weekend are always big call volume days for us and this year is no exception,” says Michael Gendreau, Director of Outreach, Education and Communications. “Given the importance of health coverage and the shortened time period of open enrollment, we’re encouraging Maine people not to delay and risk going without health insurance.”

In addition to avoiding the risk of being uninsured in 2018, there are other key points Gendreau says will help answer questions Maine people have about Open Enrollment:

- **You can buy an individual/family health plan in several ways:** through Healthcare.gov – the Health Insurance Marketplace; through an insurance agent, a local navigator or certified application counselor; or directly from a health insurance company.
- **Many individuals and families can secure higher amounts of Advance Premium Tax Credits,** often referred to as premium subsidies, which help lower premiums for people with a household income between 100% and 400% of the Federal Poverty Level who meet eligibility guidelines. For some, premium subsidies can now cover the entire premium. It is important to remember that premium subsidies are only available through Healthcare.gov.
- **Individuals and families may also qualify for Cost-Share reductions (CSRs).** Those who qualify for Advance Premium Tax Credits and who have a household income between 100% and 250% of the Federal Poverty Level, may qualify for Cost-Share Reductions. CSRs can reduce a person’s out-of-pocket expenses like deductibles, copays, and maximum out-of-pocket levels when they choose silver plans that are “on exchange” with the Health Insurance Marketplace.

“These points answer many of the questions our Member Associates have been receiving,” says Gendreau. “With the December 15<sup>th</sup> deadline, we’re getting the word out that you want to shop for a plan, sooner than later. While shopping for a plan, people should look at both the premium costs and understand the out-of-pocket costs associated with seeing their provider and filling a prescription.”

Gendreau suggests following these important steps before making a final health plan selection and enrolling:

1. Confirm that your provider is in the plan’s network.
2. List any medications you currently take and check that they are covered on the health plan’s drug formulary.

3. Compare copays, deductibles, coinsurance and maximum out-of-pocket costs.
4. Search the health plan's website for the Summary of Benefits to learn more about how the plan covers all services you are currently using.

After December 15<sup>th</sup>, people seeking to enroll, will need to qualify for a Special Enrollment Period to enroll later in the year, or wait until next year to sign up for a 2019 plan.

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***About Community Health Options** – Community Health Options (Health Options) is a non-profit, Member-led health plan providing comprehensive, Member-focused health insurance benefits for individuals, families, and businesses. Health Options is a Consumer Operated and Oriented Plan (CO-OP) dedicated to providing affordable, high-quality health benefits through productive partnerships with Members, businesses, and a broad network of providers. Visit the website: [HealthOptions.org](http://HealthOptions.org) for more information about Health Options.*