



Contact: Lori Wing-Heier
Director, Division of Insurance
(907) 269-7900
lori.wing-heier@alaska.gov

Affordable Care Act Open Enrollment Deadline is January 31

January 27, 2017 JUNEAU – The Affordable Care Act (ACA) is still in effect; January 31, 2017 is the last day for open enrollment. Alaskans can obtain health insurance through an ACA navigator, assister, or insurance agent or through the federal marketplace at healthcare.gov. If consumers do not enroll by January 31, they will not be able to purchase an individual health insurance plan unless they qualify for a special enrollment period.

The provision of the ACA that requires consumers obtain health insurance or pay a penalty is still in effect. If consumers miss the deadline to enroll for health insurance, they may have to pay a tax penalty for any months they do not have qualifying coverage. Tax credits are still available for consumers with income at 138 to 400 percent of the federal poverty level who buy coverage through the federal marketplace.

Alaskans who enroll for individual coverage should be able to retain their health insurance plans through the entire 2017 calendar year. However, as federal efforts to repeal and replace the ACA continue, information regarding any changes that would result in a loss of tax credits or loss of coverage will be provided by the Division of Insurance at insurance.alaska.gov.

Consumers are encouraged to contact the Alaska Division of Insurance with questions or concerns regarding their health insurance coverage. To talk with a consumer services representative directly, call 269-7900 in Anchorage, or call the toll-free number 1-800-INSURAK outside of Anchorage.

The Division of Insurance, along with the Division of Banking and Securities, the Division of Corporations, Business and Professional Licensing, the Alcohol and Marijuana Control Office, and the Regulatory Commission of Alaska, is an agency housed within the Alaska State Department of Commerce, Community and Economic Development tasked with protecting consumers in Alaska. For additional information about the division, please visit insurance.alaska.gov. For additional information about the Department of Commerce, Community, and Economic Development and its other agencies, please visit commerce.alaska.gov.

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