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2018 Open Enrollment for the Individual Health Insurance Market

November 1, 2017 ANCHORAGE – Open enrollment for Alaska’s 2018 individual market health insurance will occur from November 1 through December 15, 2017. If you do not have health insurance coverage or want to change your current individual market plan, the open enrollment period is your opportunity to take action. Do not miss this chance to enroll or change your coverage—the open enrollment period has been shortened from three months to just six weeks this year.

According to Division of Insurance Director Lori Wing-Heier, “Alaska’s individual health insurance market started to stabilize in 2017. With reduced plan costs in 2018 we are hopeful that Alaskans who do not currently have coverage will take a look this year’s available plans.”

If you shopped the market last year and found that plans were too expensive, you are encouraged to take another look during the current open enrollment period. Alaska’s innovative reinsurance program has helped to reduce the average individual market plan costs by over 20 percent for the 2018 plan year. If you signed up for a plan in 2017 through healthcare.gov, you should also update your account and actively select the plan that works best for your coverage needs in 2018. There are five plans to choose from in 2018 so it may be worthwhile to re-evaluate your options.

Many Alaskans may qualify for federal tax credits to help cover premium costs. For example, a family of four with an annual household income of \$123,000 or less may qualify for tax credits. To determine what plans are available and for information about assistance, go to healthcare.gov where you can also find [in-person assistance](#). You can also visit GetCoveredAlaska.org or call 1-844-PLANSK.

There are certain benefits to signing up for care on the healthcare.gov site, but consumers may also purchase plans through a local licensed insurance agent or directly from [Premera Blue Cross Blue Shield](#), Alaska’s only health insurer on the 2018 individual market. Insurance companies can help consumers set up health savings accounts to cover certain health care costs while providing tax advantages.

The Division of Insurance is an agency housed within the Alaska Department of Commerce, Community and Economic Development (DCCED) tasked with protecting consumers in Alaska. For additional information about the division, visit <https://www.commerce.alaska.gov/web/ins/>. For information about DCCED and its other agencies, visit commerce.alaska.gov.

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