

State of Alaska
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Open Enrollment for the 2019 Individual Health Insurance Market Begins this Week

October 30, 2018 ANCHORAGE – Open enrollment for Alaska’s 2019 individual health insurance market will occur from November 1 through December 15, 2018. If you do not have health insurance coverage or want to change your current individual market plan, the open enrollment period is your chance to take action—do not miss your opportunity to enroll or change coverage.

“With a 6.5 percent reduction for 2019 on top of the 22.4 percent reduction in 2018, options are becoming more affordable. Alaskans should take this opportunity to shop for the plan that best meets their family’s needs,” said Lori Wing-Heier, director of the Division of Insurance.

If you do not currently have individual market coverage and do not select a plan during the open enrollment period, you will not be able to obtain coverage in the individual market for 2019 unless you have a life-changing event such as a death in the family, marriage, or job loss. If you have a 2018 individual market plan and continue paying your premium through December 31, 2018, if you do not actively select a new plan your enrollment will be automatically renewed into the most similar plan available for 2019.

However, due to significant network changes, such as a more limited out-of-state provider network, all individual market plans (except grandfathered and transitional plans) were canceled for the upcoming plan year. As a result, even the most similar 2019 plan may be significantly different from your 2018 plan. All Alaskans are encouraged to carefully review network changes and other plan changes to identify the coverage that best fits their needs.

Many Alaskans qualify for federal assistance to help cover premium costs. For example, a family of four with an annual household adjusted gross income of less than \$125,520 or a single person with an annual adjusted gross income of less than \$60,720 may qualify for advance premium tax credits, which are applied monthly to help pay premium costs.

For more information about monthly premium costs for comprehensive health care coverage and assistance in selecting a plan, go to healthcare.gov or call 1-800-318-2596. 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 individual market insurer.

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

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