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Health Insurance Marketplace Open Enrollment Starts November 1

Local officials remind area residents Affordable Care Act is still the law, but time to sign up is only 6 weeks

MILWAUKEE – Local officials and community representatives gathered today to kick off the shortest timeframe to date for the open enrollment period for the Health Insurance Marketplace. Milwaukee Mayor Tom Barrett and County Executive Chris Abele led the effort to raise awareness for the enrollment period and remind consumers that the Marketplace offers affordable options for most individuals who enroll, and that free, in-person assistance is available to help individuals get or renew health care coverage. **The time to sign up runs November 1, 2017 through December 15, 2017.**

While helping launch the open enrollment period at an event at the University of Wisconsin-Milwaukee, Milwaukee Mayor Tom Barrett emphasized that the Affordable Care Act (ACA) is still the law.

"The ACA has not been repealed or replaced, and Healthcare.gov is open for business with many affordable choices among the health plans serving Milwaukee," said Mayor Tom Barrett. "It's important everyone understand that all the financial supports in the ACA are still in place, and most individuals will see little change in their monthly premiums."

Under the Affordable Care Act, there has been a 54% reduction in Milwaukee County's uninsured rate, which is now down to 6.8%. Of the remaining 63,000 uninsured individuals, the great majority are eligible for coverage in Medicaid or for financial assistance in the Health Insurance Marketplace.

"One of the main goals of the Affordable Care Act is to help people afford a plan that fits their needs and budgets. Still, many people wonder if they can afford coverage, or aren't aware that financial help is available," said Milwaukee County Executive Chris Abele. "In Milwaukee County, over 90% of those who enrolled in the Marketplace last year received financial assistance to make their plans more affordable. The same will be true this year. Many can get coverage for \$100 or less, often less than a household cable bill."

Throughout the six-week open enrollment period, the Milwaukee Enrollment Network will offer more than 35 enrollment events in the Milwaukee area that are open to the public. Consumers may also schedule an appointment to receive free help completing their applications by dialing 2-1-1, or texting their zip code to 898-211.

In 2018, the fine for not having health insurance will be \$695, or 2.5% of household income, whichever is greater.

Consumers signing up for Marketplace coverage in 2018 will find many affordable insurance choices among three qualified health plans serving area residents: Common Ground Health Cooperative, Network Health, and Together with CCHP. It will be important for Marketplace consumers to "shop" all plans, as pricing, plan designs, and provider networks may change from year to year. In addition, in the Milwaukee area, approximately 18,000 individuals will be impacted by Molina Healthcare leaving the Marketplace. These individuals or families will likely transition to other health plans.

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(Page 2 of 2)

"We know that many people have questions and need help navigating all of the options available to them. Local navigators and certified application counselors are available to provide free, in-person assistance at locations throughout the community, including at our City of Milwaukee Health Department clinics and four Milwaukee Public Library branches," said Mayor Tom Barrett. "To find a location near you, dial 2-1-1 today."

Dr. Julie Bonner, campus health officer at UWM and executive director of Norris Health Center and University Counseling and Health Promotion and Wellness, kicked off Milwaukee's enrollment activities by hosting an in-person health insurance enrollment event for students and faculty. "UWM students make decisions every day about the next steps in their health care, and those decisions are influenced by whether they have access to high quality health insurance and services," noted Dr. Bonner.

Adults with incomes below 100% of the federal poverty level (\$11,670 per year for an individual) and children and pregnant women in households with income under 300% of the poverty levels (\$71,550 for a family of four), may enroll anytime in BadgerCare Plus.

Starting November 1, consumers can learn more about eligibility for enrollment in the Marketplace as well as BadgerCare Plus by visiting healthcare.gov or calling the Health Insurance Marketplace national call center at 1-800-318-2596 (open 24 hours, 7 days a week). To get connected to free, in-person enrollment assistance in Milwaukee County, consumers should dial 2-1-1.

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About Milwaukee Enrollment Network

Sponsored by the Milwaukee Health Care Partnership and Covering Wisconsin, the <u>Milwaukee Enrollment Network</u> is a consortium of more than 100 organizations committed to promoting adequate and affordable health insurance coverage, with a focus on low-income uninsured and underinsured people in Milwaukee County.

