

NEWS FROM THE DELAWARE DEPARTMENT OF HEALTH AND SOCIAL SERVICES

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Open Enrollment Starts Sunday for State's Health Insurance Marketplace

Delawareans have 3 months to sign up for 2016 coverage to avoid penalty

WILMINGTON (Oct. 29, 2015) – Delaware will launch the third open enrollment period of its Health Insurance Marketplace on Sunday, ready to build on the success of the first two seasons in which more than 23,000 Delawareans enrolled in private health plans and activated their coverage.

Department of Health and Social Services Secretary Rita Landgraf joined County Executive Tom Gordon and Paul Reynolds from the Department of Insurance to preview the launch during an event Thursday at Absalom Jones Community Center.

Open enrollment for health coverage in 2016 runs from Nov. 1 through Jan. 31 on HealthCare.gov. Individuals must sign up by Dec. 15 for coverage to be effective Jan. 1. Policies for all current enrollees expire Dec. 31.

Individuals enrolled this year can renew their current plan or enroll in a different plan for 2016. While insurance companies will automatically renew many consumers' coverage, individuals who bought a marketplace plan are encouraged to go to HealthCare.gov to update their household income and other personal information, review their current coverage, and check out the new plans among the 29 individual plans offered for 2016.

Secretary Landgraf said she is eagerly anticipating the start of the third enrollment season. "Beginning Nov. 1, more Delawareans who previously were denied coverage because of a disability or other pre-existing condition, or who thought health insurance was beyond their monthly budgets, will have the chance to join thousands of their neighbors who are enjoying the peace of mind and possibility of improved health that come with being covered." She said one common misconception that people have is that tax credits won't apply to them. Tax credits, which help to lower the monthly premium, are available for individuals making up to about \$46,000 a year and for families of four with an annual household income of up to about \$95,000.

Giving Delawareans access to health care is just a first step, Landgraf said. "Delivering quality care, producing better health outcomes, and reducing health care costs have always been at the heart of the Affordable Care Act. With the start of open enrollment we will take the next step toward a healthier Delaware."

The Health Insurance Marketplace in Delaware for 2016 will include:

- More choice: Individuals who are enrolling for the first time or re-enrolling will have more plans to choose from: 29 plans vs. 25 in 2015. Highmark Blue Cross Blue Shield, Aetna Health, and Aetna Life Insurance administer the plans. A dozen dental plans will also be available.
- Health benefits that include coverage of pre-existing conditions, outpatient care, emergency services, hospitalization, prescription drugs, mental health and substance use disorder services, lab services, and pediatric services.
- Rate changes: Individual-plan premiums will increase an average 22.4 percent for Highmark plans and less than 17 percent for Aetna.
- Small business employers: Owners will have 15 SHOP (Small Business Health Options Program) plans to choose from for 2016 vs. 16 in 2015. Premiums will decrease 0.5 percent to 1 percent for Aetna plans and increase 12.7 percent for Highmark plans. Small business owners can enroll in SHOP at any time.
- Federal tax credits that in 2015 helped to lower the cost of coverage for 84 percent of Delawareans who enrolled. Their average monthly tax credit was \$260.
- A new and improved ChooseHealthDE.com, Delaware's official source of information about the Health Insurance Marketplace and connection to HealthCare.gov, the federal enrollment site. The new site, launched today, has a cleaner look and improved navigation. A penalty calculator will again allow visitors to see how much they could pay for going uninsured.
- A higher penalty for going uninsured. Those who are not exempt and do not buy insurance for 2016 will pay \$695 per adult (plus \$347.50 for each child younger than 18 not covered) or 2.5 percent of their household income, whichever is higher.
- Free in-person enrollment assistance from federally funded and trained specialists at several Delaware organizations, including Westside Family Healthcare, Chatman LLC, Henrietta Johnson Medical Center and La Red Health Center. State-licensed insurance agents and brokers also are available to assist individuals and employers with their enrollments. Go to www.ChooseHealthDE.com for details.
- A faster, smoother and safer enrollment process on Healthcare.gov that includes new features such as a calculator that estimates total costs – deductible, co-pays, cost-sharing - based on the plan and a consumer's expected medical needs; a simplified re-enrollment process; and a "privacy manager" that gives users more control over the information they choose to share.

About eight out of 10 current enrollees will be able to buy a 2016 plan with premiums less than \$100 dollars a month after tax credits, and about seven out of 10 will have a plan available for less than \$75 a month, according to the U.S. Department of Health and Human Services.

Those attending Thursday's kickoff heard from Nancy Lemus, a 35-year-old woman from New Castle who has struggled to get health care for her and her son, Christopher, 10, who has cerebral palsy and dystonia, a movement disorder that causes debilitating spasms. Lemus, who works part-time jobs as a waitress and a nursing aide, said she is eager to explore her health insurance options through the marketplace.

Delaware's senators and congressman urged uninsured Delawareans to find out what's available for them on the marketplace.

“Over the last several years, I’ve had a chance to meet with Delawareans who found affordable health care and peace of mind through the health insurance marketplace,” Sen. Tom Carper said in a statement. “With open enrollment now underway, I strongly urge all uninsured individuals to go to ChooseHealthDE.com to get information about the various health insurance plans available and potential financial assistance they may qualify for to reduce their insurance costs. And because enrolling in health insurance can be overwhelming, there is free, in-person assistance available to help individuals and families. Every Delaware family deserves access to the quality health care they need, and the marketplace is making that a reality for thousands of Delawareans for the first time.”

Sen. Chris Coons reminded Delawareans to enroll as soon as possible. “It’s an important process and a right that all Americans have access to comprehensive health insurance that fits their needs, regardless of age, background, or pre-existing conditions.”

Added Congressman John Carney: “Next week begins another opportunity for Delawareans to get quality health care coverage that works for themselves and their families. While we still have a lot to do to improve on the quality and cost of health care, the marketplace is an important step that provides thousands with access to care. I encourage Delawareans to look at their options.”

Insurance Commissioner Karen Weldin Stewart said she is excited about the start of another open enrollment period. “I intend to keep working with my partners to make sure comprehensive health care is affordable for all Delawareans.”

In addition to the Health Insurance Marketplace, some residents might be eligible for coverage through Delaware’s expanded Medicaid program, which is open year-round. More than 9,000 individuals have received coverage under the Medicaid expansion. To be screened for or to apply for Medicaid benefits, go to [Delaware ASSIST](#).

For more information, go to www.ChooseHealthDE.com or call 1 (800) 318-2596, TTY: 1 (855) 889-4325. You can enroll in marketplace coverage directly at www.HealthCare.gov or through an agent or broker, always with no charge to the individual.

NOTE TO MEDIA: Photos from Thursday’s Delaware Health Insurance Marketplace Kickoff Event will be available for download beginning Thursday afternoon at [DHSS’ flickr page](#).

Delaware Health and Social Services is committed to improving the quality of the lives of Delaware’s citizens by promoting health and well-being, fostering self-sufficiency, and protecting vulnerable populations.