

Spotlight On Health Care

10 Tips To Pick Your Best Plan In The Last Days Of ACA Open Enrollment



You can get help deciding on the best health care plan for you and your family.

(NAPS)—If you buy individual or family health insurance on your own, you need to know that the nationwide open enrollment period under the Affordable Care Act is coming to an end on December 15, 2019. This may be your only chance to compare your options and enroll in a new 2020 health insurance plan.

Last year, open enrollment continued for three weeks after Thanksgiving weekend. This year, you only have two weeks after the holiday! To help you get motivated, here are ten health insurance shopping tips:

1. Avoid the last-minute rush. The last days of open enrollment can be hectic. Government-run health insurance marketplaces have been known to crash in the last-minute rush and it can be hard to get in touch with a real human when you need help. Avoid the rush and shop for your 2020 health plan today.

2. Know if you qualify for subsidies. If your household income is no more than 400 percent of the federal poverty level (about \$50,000 for an individual or \$85,000 for a family of three) you may qualify for government subsidies that can significantly lower your monthly health insurance premiums.

3. Set realistic expectations on cost. On average, individuals receiving government subsidies pay less than \$100 per month for coverage. However, people who don't get subsidies pay an average of \$456 per month for individual coverage or \$1,134 for family coverage, according to eHealth.

4. Shop beyond government websites. Government-run marketplaces offer ACA-compliant plans that can be purchased with government subsidies. But people who don't qualify for subsidies can find additional ACA plans through private exchanges and licensed agents that aren't listed on government sites. By shopping only through government sites, you may be missing out on a better match for your personal needs and budget.

5. Keep your preferred doctors. If you have a favorite doctor, make sure that he or she is a network provider for any new 2020 plan you're considering. Websites like eHealth can help you shop for plans based on preferred providers, but you'll also want to call your doctor to confirm network status.

6. Make sure your prescriptions are covered. While all ACA plans cover prescription drugs, they will differ in the specific drugs that are covered. At marketplaces like eHealth, you can sort your plan options according to those that will cover your personal prescriptions at the lowest cost.

7. Know what you'll pay for common medical scenarios. When reviewing your options, make sure you understand what you'll pay out of pocket when you seek medical care for a sick visit, or when you pick up a prescription drug. Remember that ACA-compliant plans also provide some free preventive care, including an annual checkup.

8. Know your deductible and maximum out-of-pocket costs. When considering any new health insurance plan, it's important to understand your maximum out-of-pocket cost limit for medical care if you are hospitalized in the coming year. Make sure you can afford this in an emergency.

9. Get help if you need it. It's pretty easy to shop for health insurance online these days. Just make sure you're working through a licensed online broker, and that any website you use offers you a way to contact licensed agents by phone or online chat if you need personal help or advice.

10. Whatever you do, don't go uninsured. Health insurance provides you with easier access to more affordable care and sets a limit to your personal medical liabilities. If you miss open enrollment, you may have to wait until January 2021 to get a comprehensive ACA health insurance plan.