

Louisiana *Healthy Self Campaign* Newsletter

Created Specifically for Louisiana Consumers by Louisiana Navigators
December 2017



2018 Marketplace Open Enrollment Checklist

The 2018 Marketplace Open Enrollment period has begun. So far more people in Louisiana have enrolled in Marketplace coverage than ever before. Louisiana consumers wishing to have Marketplace coverage beginning January 1, 2018 must enroll and pick a plan by December 15, 2017. We've put together a reminder checklist for you to consider when deciding if Marketplace coverage is right for you and your family:

1. **The Affordable Care Act is still the law of the land.**
2. **The majority of people in Louisiana applying for coverage through the Marketplace will qualify for financial assistance to pay for it.**
3. **There is still a penalty for not having health insurance.**

Our goal is to ensure that you understand your options and are able to make the best decision regarding the healthcare of your family.



1. **The ACA Is Still the Law and There Are Options in Louisiana**

There is much confusion about whether or not the ACA is still in effect and whether or not a plan purchased now will run through all of 2018. The Marketplace is currently open for business through December 15, 2017, and all plans purchased will be effective January 1, 2018 through December 31, 2018.

In Louisiana we have three insurers offering a variety of plans; Vantage Health Plan of Louisiana, Blue Cross Blue Shield of Louisiana, and HMO Louisiana (a subsidiary of BCBS). Each of the three insurers use their own network of doctors and hospitals. So when it comes to which doctors and hospitals you can see with any Marketplace plan in Louisiana, you have three different networks to choose from (based on which of the three insurers you choose).

If you have a hospital or doctor you want to be in-network, it's easy to narrow down a selection of plans by removing one or two of the three total networks. For example, if your doctor doesn't take one of the HMO Louisiana plans offered in the Marketplace, they won't take any of the HMO Louisiana plans listed for your service area.



2. There Is Still Assistance to Help Pay for Insurance

Most people shopping for coverage through the Marketplace will qualify for assistance to pay monthly premiums and out-of-pocket costs for health insurance. Recently, the Trump Administration stopped sending Cost-Sharing Reduction (CSR) payments to insurance companies. CSRs help pay for out-of-pocket costs (like copays, coinsurance, and deductibles). The insurance companies are required by law to provide CSR assistance to low-income consumers in the Marketplace and they continue to do so. Since the insurance companies are required to provide CSRs to consumers and are no longer being paid by the Federal Government to do so, most insurance companies in the Marketplace increased monthly premium costs to offset their expected loss (so they can continue providing out-of-pocket cost assistance).

While this is not ideal, keep in mind that the tax subsidy (which pays your monthly premium and is separate from the CSR assistance that pays out-of-pocket costs) increases as the Marketplace plan prices increase. So if you had Marketplace coverage and a tax subsidy for 2017, your 2018 tax subsidy will probably be much higher (assuming your household size and income are expected to remain the same).

We encourage all consumers, new and returning, to shop around during this year's open enrollment. You can compare plans and prices with financial assistance on the federal Marketplace website or by reaching out to one of our Navigators for free assistance. You may need to select a different plan in order to decrease your monthly premium amount.

Visit www.lahealthcarenav.com for more information or to contact your local Certified Navigator.



3. There Is Still a Penalty for Not Having Health Insurance

Many people think that the penalty for not having health insurance for 2017 has been removed. The IRS will continue to penalize households that chose not to have health insurance for 2017 (your household can still claim an exemption from the penalty if you have a hardship or if you are unable to find affordable coverage). The IRS will NOT accept online returns or paper returns if you do not attest to whether or not you had health insurance for 2017. Additionally, if you miss the 2018 Open Enrollment Period, you can expect to be penalized on your 2018 tax return as well.

NOTICE

If you have dependents under 26 on your health insurance plan and recently received a letter stating that they would be removed from the policy due to aging off, please disregard the letter. The letters were sent out in error. Young adults can stay on their parents plan until 26 as stated in the Affordable Care Act. Your child will not be removed from the policy if they are under the age of 26.

If you have any questions, please contact your insurer.



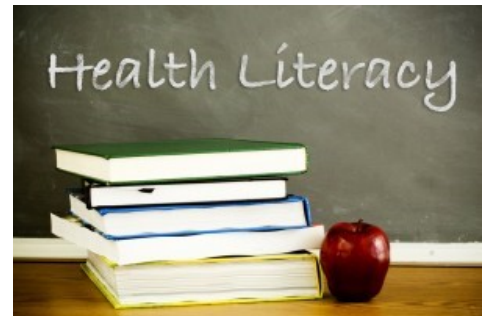
Rising Premiums

You may have received a letter from your insurance company stating that your monthly premium for 2018 will be going up significantly. If you are receiving a tax subsidy, don't panic! The amount of tax subsidy you receive to pay for health insurance is connected to the cost of the second cheapest silver level plan in your area. As the price for that plan increases, so does your tax credit. This means that you may actually see a decrease in what you pay for your premium (assuming no major changes to household size or income).

Now, what if you don't receive a tax subsidy? Again, don't panic! It will be more important for you to shop around. Some premiums increased much more than others, so you may be able to find a cheaper plan that meets your needs even if you don't qualify for a tax subsidy. Additionally, there may be other options outside of the Marketplace or you may be exempt from the penalty for not having insurance. Contact your local Marketplace Navigator if you need help applying for an exemption.

Dose of Health Literacy

Many of you with Marketplace coverage will renew your health insurance this Open Enrollment and select the same plan for 2018. Even though you're selecting the same plan, it's always a good idea to make sure that none of the benefits have changed. Insurance companies will typically notify you if there are any changes to benefits (changes to what drugs are covered under your plan are common every year), but it doesn't hurt to double check if you take any name brand or specialty medication.



It's also important to verify that any family doctors or specialists you see are still accepting your insurance. Doctors, hospitals, and other medical facilities update what insurance they accept frequently. Many doctors will try to notify you if they are no longer taking your insurance, but occasionally the message won't get to you so it's always a good idea to check.

Have questions or need **FREE** assistance?

Parish Served	Phone Number
Winn, Grant, Rapides	318-443-2855
Beauregard, Allen, Calcasieu, Jefferson Davis, Cameron	337-478-4822
St Landry, Acadia, Lafayette, Iberia	337-989-0001
East Baton Rouge, Livingston, Ascension	225-757-9845
Orleans, Jefferson	504-919-3018 Bi-Lingual Spanish Navigator

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