

## **Branch-Hillsdale-St. Joseph Community Health Agency**

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### **FOR IMMEDIATE RELEASE**

#### **Now is the Time – Open Enrollment is Here!**

Open enrollment for affordable healthcare begins November 1 and lasts until January 31, 2017. If you want your coverage to begin on the first of the year, you will have to enroll by December 15th. The Branch-Hillsdale-St. Joseph Community Health Agency wants to remind you - *now is the time* to compare health insurance plans so that you can find the one that meets your needs.

Rebecca Burns, Health Officer for the Branch-Hillsdale-St. Joseph Community Health Agency states “If you currently lack health insurance, this is the time of year to consider enrolling into a plan offered through the Health Insurance Marketplace. You may qualify for premium tax credits and/or cost sharing reductions which can make health care insurance more affordable and available. If you already have health insurance through the Marketplace, you may want to consider evaluating your coverage to see if it meets your needs and/or your budget.”

This year, open enrollment is the three month period when people who do not have health insurance coverage can enroll or people who have health insurance can make a switch. Either way, the health department can help. Through its Ins & Out Program, the health department provides certified health insurance navigators who understand how to enroll through the Marketplace; how to use the tools provided to make plan comparisons; and can help you find out if you are eligible for the premium tax credits and/or cost sharing reductions. Navigators can also help enroll people in Medicaid, Healthy Michigan Plan or with filing exceptions or grievances.

According to Burns “85% of participants receive premium subsidies and over half receive cost sharing reductions which usually takes the form of lowered deductibles and co-pays.” Now is the time to see if you qualify.

Signed into law on March 23, 2010, the Affordable Care Act provides Americans with better healthcare security by expanding coverage, lowering healthcare costs, guaranteeing more choice, and enhancing the quality of care for all Americans. An estimated 346,000 Michigan residents have gained health insurance coverage because of the Affordable Care Act and Michigan’s uninsured rate for adults (19 to 64 years) has fallen from 18.1% in 2010 to 8% in 2015 (U.S. Census).

The Affordable Care Act also ensures that even if you have a preexisting condition you will be covered. If you lack health insurance or if you are already covered and want to change your plan, now is the time. Call for an appointment or stop into one of our three offices. We are happy to assist. To learn more about the Marketplace or about our Navigation services, visit our website at [www.bhsj.org](http://www.bhsj.org).

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