

Expansions, Volume 57

Open Enrollment 2017 is Quickly Approaching!

Volume 57 | October 10, 2016



Expansions focuses on the effort to reach Boulder County residents who qualify for the significant expansions in health care assistance made possible by health care reform (the Affordable Care Act).

Open Enrollment Starts November 1!

The Connect for Health Colorado Open Enrollment Period is right around the corner! **Open Enrollment kicks off November 1, 2016 and ends January 31, 2017.** All current Marketplace Medical and Dental plans will end by December 31, so enroll in a new plan or renew your current one by December 15 for a plan that starts January 1, 2017.

The graphic features logos for Boulder County Housing & Human Services, Boulder County, GET COVERED (with an umbrella icon), and CERTIFIED by CONNECT for HEALTH COLORADO. The main title is 'OPEN ENROLLMENT 2017 IMPORTANT DEADLINES'. It lists two key dates: 'NOVEMBER 1st' (Open Enrollment begins) and 'DECEMBER 15th' (Deadline in order to have coverage that begins on January 1st). Below this, it provides instructions: 'APPLY' leads to 'VISIT' (WWW.COLORADO.GOV/PEAK, WWW.CONNECTFORHEALTHCO.COM) and 'CONTACT' (BOULDER COUNTY ASSISTANCE SITE, 303-441-1000, healthcoverage@bouldercounty.org). A large exclamation mark icon is used to emphasize the deadline. The bottom text reads: 'Don't miss the opportunity to enroll in free or low-cost health insurance. KEEP YOURSELF AND YOUR FAMILY HEALTHY'. A small asterisk note at the bottom states: '* There is no enrollment period to apply for Medicaid and CHP+; enrollment for these programs takes place year-round.'

WHAT YOU SHOULD KNOW

Be Proactive - Start Browsing for Plans on Connect for Health Colorado's Website!

Visit the Connect for Health Colorado site at www.ConnectForHealthCO.com

Here's what to expect in mid-October:

- You will be able to preview and browse all 2017 health plans and prices available in your area. You will be able to start shopping for your 2017 plan on November 1.
- You will receive information from Connect for Health Colorado and your insurance company that will indicate whether you can renew your current plan.
 - If your plan is being offered in 2017 and we have been able to verify your financial assistance (tax credit), you won't need to do anything; you will be automatically renewed on December 15 for 2017 coverage. You always have the option to shop for a different plan if you choose. Although your plan benefits may not have changed, you should check to confirm that your providers are still in the plan's network and that your medication prescriptions are still covered.
 - If your plan is not available or we have been unable to estimate your tax credit, you may need to report a life change or reapply for financial assistance. This will allow you to choose and purchase a new 2017 plan.

Do you qualify for a tax credit? Financial assistance is available for those eligible - find out if you qualify for savings with Connect for Health Colorado's [Savings Calculator](#)

Not sure where to start? Here are some things to keep in mind when shopping for a plan:

- Check if your provider or hospital is covered by the plan's provider network. Seeing an out-of-network provider is more costly. To find out if your doctor is in-network you can use the "Find a Provider" tool on ConnectforHealthCo.com's [plan comparison page](#) or directly visit the plan's website.
- If you have prescriptions check the plan's formulary to determine how they are covered.
- Compare the deductibles and out-of-pocket costs. It's helpful to know which covered benefits don't apply to the deductible. Also keep in mind that lower premiums often correlate to higher out-of-pocket costs when obtaining covered medical services.
- Check if you qualify for a Cost Share Reduction. This additional benefit applies only to Silver Level plans but can help significantly reduce your out-of-pocket expenses like deductibles, co-pays and co-insurance.

THE LATEST ON HEALTH INSURANCE ASSISTANCE

Many Plans are Available

According to the [Colorado Division of Insurance](#) (CDOI) there will be 56 plans offered on the individual exchange this year by 4 health insurance carriers for Boulder County residents in 2017.

Marketplace Insurance Carriers Entering/Leaving

For the coming year the Marketplace will offer fewer carriers and fewer plans. A new addition for 2017 is the insurance provider Bright Health Plans. Humana and UnitedHealthCare will no longer be offering plans for 2017 while Anthem Blue Cross and Blue Shield is reducing the number of plans it offers by eliminating its PPO (Preferred Provider Organization) plan for individuals.



Premiums Increasing, Tax Credits May Help Compensate



Free In-Person Assistance

Insurance is complicated! That's why we offer a state-wide network of certified health coverage guides and licensed brokers to help you compare their options and make the best choice for you. Schedule an appointment or visit a number of free in-person assistance centers across the state.

[Learn More](#)

Filing 2015 Taxes

If you bought health insurance coverage through us in 2015, you will receive a Form 1095-A. The information on Form 1095-A will help you report your health insurance coverage and any financial assistance you may have received last year to the IRS.

[Learn More](#)

Can I Still Enroll?

Thinking about leaving, getting married or having a baby? Whether you are a new customer or you have been with us a while, when you make big decisions in life, you may be eligible for special enrollment. Check your needs insurance coverage status of the Open Enrollment Period section of this page.

[Learn More](#)

Premiums will be increasing this year by an average of 20.4% for the individual market, or those not receiving insurance through an employer. This percentage of premium increase may be higher or lower depending on where an individual lives and their age.

Customers who are receiving tax credits may actually see their premium decrease by an average of 11%, as the tax credits will adjust to reflect the change in premium prices.

Health Coverage Guides are Available to Help!

Need to enroll or re-enroll?

Boulder County's Health Coverage Guides offer free and in-person assistance by appointment. If you would like to shop in the Connect for Health Marketplace or need help understanding available plans or financial assistance please schedule an appointment with a Health Coverage Guide by simply calling 303-441-1000 or sending an email to HealthCoverage@bouldercounty.org



Last year Boulder County's Connect for Health Colorado Assistance Site provided over 1,000 appointments to households seeking enrollment assistance. Don't delay, book your appointment today!

Be sure to visit BoulderCountyHealthCoverage.org for more information.

Our Health Coverage Guides are also holding **walk-in assistance hours** at locations around our community (see the chart below). No appointment is necessary!

Date	Time	Location	Address
Tue., Oct. 18	9:00 a.m. - 12:00 p.m.	El Comité de Longmont	455 Kimbark St. (map)
Wed., Oct. 19	12:00 p.m. - 1:30 p.m.	Lyons Emergency Assistance Fund	350 Main St. (map)
Thu., Oct. 20	9:00 a.m. - 4:00 p.m.	Columbine Family Care (Nederland)	20 Lakeview Dr., #204 (map)
Tue., Nov. 1	9:00 a.m. - 12:00 p.m.	El Comité de Longmont	455 Kimbark St. (map)
Thu., Nov. 3	9:00 a.m. - 4:00 p.m.	Columbine Family Care (Nederland)	20 Lakeview Dr., #204 (map)
Tue., Nov. 15	9:00 a.m. - 12:00 p.m.	El Comité de Longmont	455 Kimbark St. (map)
Thu., Nov. 17	9:00 a.m. - 4:00 p.m.	Columbine Family Care (Nederland)	20 Lakeview Dr., #204 (map)



**OPEN ENROLLMENT 2017
INFORMATIONAL SESSION**
WEDNESDAY
OCT 26TH
6:30-8PM

WHY ME?

BECAUSE I NEED HEALTH INSURANCE

Open enrollment for health insurance starts November 1st

The Boulder County Assistance Site will be conducting an informational session about the process and eligibility of getting covered.

Lyons Regional Library
405 Main St.
Lyons, CO 80540






Want More Information? Attend a Community Presentation

Boulder County Health Coverage Guides will be offering **informational presentations about Open Enrollment, the Marketplace and available financial assistance**. Attend one of our presentations at the following locations:

Date	Time	Location	Address
Wed., Oct. 12	English Presentation: 6:00 p.m. Spanish Presentation: 7:00 p.m.	Lafayette Library	775 E. Baseline Rd. (map)
Sun., Oct. 16	English Presentation: 5:30 p.m. Spanish Presentation: 6:30 p.m.	Boulder Library Meadows Branch	4800 Baseline Rd. (map)
Wed., Oct. 19	English Presentation: 5:30 p.m. Spanish Presentation: 6:30 p.m.	Longmont Library	409 4th Ave. (map)
Thu., Oct. 20	English Presentation: 6:00 p.m. (No Spanish Presentation)	Nederland Library	200 CO 72 (map)
Wed., Oct. 26	English Presentation: 6:00 p.m. (No Spanish Presentation)	Lyons Library	405 Main St. (map)

Thanks for reading *Expansions*. Please note that you can find previous issues of this e-newsletter [here](#). And remember to visit our Health Insurance Assistance webpage at www.BoulderCountyHealthCoverage.org, where you'll find lots of information on both the Medicaid expansion and the Connect for Health Colorado health insurance marketplace.

[Angela Lanci-Macris](#), Director, Case Management & Community Outreach Division, Boulder County Housing & Human Services



Hope for the future,
help when you need it.



Join Our Mailing List

Send to a Colleague

Like us on Facebook Follow us on twitter View our videos on YouTube

Boulder County Housing and Human Services, 3400 Broadway, Boulder, CO 80304

[SafeUnsubscribe™ {recipient's email}](#)

[Forward this email](#) | [Update Profile](#) | [About our service provider](#)

Sent by alanci-macris@bouldercounty.org in collaboration with



Try it free today

