

## Time is Now for Affordable Health Insurance

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***Sen. Smith writes about the open enrollment period happening now for health insurance. It's easy, safe and affordable for families looking for health insurance through the federal marketplace.***

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Staying on top of your health is key to a good quality of life. Although, it can be cost prohibitive if you have to pay out-of-pocket for routine checkups or visits to a clinic. That's where health insurance comes in. Even then, for some, the cost of a good health insurance policy can be out of reach.

Health insurance became a benefit provided by many employers to attract and retain loyal employees. Not all workplaces are offered that benefit though. Particularly for workers in jobs near or just above minimum wage, health insurance used to just be a dream. Workers lived precariously hoping they would stay healthy and nothing catastrophic would occur.

For millions of Americans who were living on the edge, things changed dramatically with the Affordable Care Act. It opened up affordable options that simply weren't available in the past. An online visit to [HealthCare.gov](http://HealthCare.gov), now allows Americans to explore their options and choose

the best plan, saving a lot of money and worry. Plans offered on the marketplace cover the ten essential benefits, including emergency services, prescription drugs and pediatric services.

In 2020, Governor Tony Evers and the Wisconsin Office of Commissioner of Insurance (OCI) partnered to launch [WisCovered.com](https://www.wiscovered.com) to make it even easier for Wisconsinites to find affordable healthcare coverage. By visiting [WisCovered.com](https://www.wiscovered.com) or calling 2-1-1, people can get connected with free, expert help. The experts are real people that can help Wisconsinites navigate coverage options and determine if they qualify for health insurance at a lower cost or if they're eligible for BadgerCare. This expert help is available in English, Spanish and Hmong.

There's an enrollment period every year, and we're in the middle of it right now. The enrollment period opened November 1, 2021 and ends on January 15, 2022. During this limited time, all Wisconsinites are eligible to get enrolled in one of the health plans available on the federal marketplace. Some Wisconsinites may be able to find plans for \$10 or less per month. Those who already have insurance through the marketplace can also renew, change, or update their plans during this period. If you visit [WisCovered.com](https://www.wiscovered.com) and sign up by December 15<sup>th</sup>, your coverage will begin January 1

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Many Wisconsinites will benefit from lower rates and more insurance options in 2022. Rates on the individual market, which include plans available on [Healthcare.gov](https://www.healthcare.gov), will be lower in 2022 compared to those in 2021. Many Wisconsinites can also find more insurer options than ever before.

This year's rates continue the trend we've seen in the last few years of lowered health insurance costs, thanks to the Wisconsin Healthcare Stability Plan (WIHSP). According to OCI, "the development of WIHSP was a bipartisan effort to keep rates low for consumers every year since its implementation." Governor Evers fully funded and expanded WIHSP in the 2021-23 state budget to keep healthcare costs affordable for working families across the state.

Additionally, OCI reported in 2019 that, "Wisconsin's health insurance marketplace saw a premium rate decrease of 4.2%, compared to an estimated 10% increase consumers would

have faced without the program in place. In 2020, rates were an additional 3.2% lower than in 2019, and 2021 rates are 3.4% lower than those in 2020.”

There are many good options available for Wisconsinites to find affordable health insurance. With all the information out there, it’s very important to be aware of scams during the open enrollment period. Wisconsinites should be cautious if they receive robocalls or unsolicited sales calls from individuals offering to sell health insurance over the phone. OCI recommends WisCovered.com or the United Way’s 2-1-1 line as the most secure, reliable way to find coverage.

Finding affordable health insurance has never been easier thanks to the resources created by Governor Evers’ Administration. Navigators are available to you at no cost, so why not make the most of these resources now?

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