



**NASW PRACTICE ALERT**

**2019 Health Insurance Marketplace Open Enrollment  
11/1/2018 - 12/15/2018**

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**The open enrollment period for the health insurance marketplace is November 1<sup>st</sup> – December 15<sup>th</sup> 2018.** You must enroll by December 15<sup>th</sup> to have coverage on January 1<sup>st</sup> 2019. Social workers can share accurate enrollment information with clients, family and friends and direct them to [www.healthcare.gov](http://www.healthcare.gov), where comprehensive health coverage that offers consumer protections continues to be available.

Did you know that a recent regulatory change allows plans that do not provide comprehensive coverage to be sold this year? Outside of healthcare.gov, insurance companies are advertising short-term and temporary plans as affordable health insurance options. **However, short-term and temporary insurance plans may not cover prescription costs, hospitalizations, mental health or substance use disorder services, maternity care or services for pre-existing conditions.** When the term of coverage for short-term and temporary plans ends, individuals may not be eligible to enroll in a different type of coverage until the next calendar year. Learn more about short-term health plans at Families USA <https://familiesusa.org/product/seven-reasons-trump-administrations-short-term-health-plans-are-harmful-families>.

NASW advises consumers to purchase plans that are listed on the marketplace at healthcare.gov to ensure that plans offer all of the important benefits of quality health insurance, including the Essential Health Benefits and preventive services <https://www.healthcare.gov/coverage/what-marketplace-plans-cover/>. This year, more insurers are participating in the marketplace and tax credits continue to be available, allowing consumers to have choices for affordable insurance options.

Next steps to enroll:

- Gather information and documents needed to apply  
<https://marketplace.cms.gov/outreach-and-education/about-the-marketplace-english.pdf>.
- Make note of key dates for the Health Insurance Marketplace this year  
<https://marketplace.cms.gov/outreach-and-education/key-dates-for-marketplace.pdf>.
- Visit [www.healthcare.gov/](http://www.healthcare.gov/) or [www.cuidadodesalud.gov/es/](http://www.cuidadodesalud.gov/es/) to find out more about eligibility. Call 1-800-318-2596 (TTY 1-855-889-4325) to have your questions answered and for help to sign up for health insurance coverage.
- Supporting a young adult determine the best health insurance coverage options? Review the Young Invincibles Health Adulting Toolkit <http://younginvincibles.org/wp-content/uploads/2018/10/2018-Healthy-Adulting-Toolkit.pdf>.
- Health insurance enrollment information is available in the language you need  
<https://www.healthcare.gov/language-resource/>.
- Find assistance near you to sign up in person. Assistance is available locally and can be found at [localhelp.healthcare.gov/](http://localhelp.healthcare.gov/) and <https://widget.getcoveredamerica.org/>.