NASW PRACTICE ALERT

2020 Health Insurance Marketplace Open Enrollment
11/1/2019–12/15/2019

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The uninsured rate in the United States has grown over the past two years, leaving many individuals and families without routine, affordable access to health care services. According to the U.S. Census Bureau, 27.5 million people were uninsured in 2018—almost 2 million more people than in 2017 (https://www.census.gov/content/dam/Census/library/publications/2019/demo/p60-267.pdf). This change has had a marked effect on coverage among young adults, women, and low-income families in particular. Social workers have an important role in educating individuals about the benefits of health insurance and connecting them to coverage.

The open enrollment period to secure health insurance coverage for 2020 is Friday, November 1 to Sunday, December 15, 2019. You must enroll by the December 15 deadline to have coverage on January 1, 2020. Individuals looking for health insurance coverage options should be directed to www.healthcare.gov.

Consumers are advised to purchase coverage through the marketplace at www.healthcare.gov, where all plans have the Essential Health Benefits (https://www.healthcare.gov/coverage/what-marketplace-plans-cover/). The Essential Health Benefits include preventive services, emergency care, hospitalization, prescription drugs, mental health and substance use disorder services, rehabilitative services, maternity care, pediatric services, and more.

Outside of www.healthcare.gov, insurance companies are advertising short-term and temporary plans as affordable health insurance options. Consumers should beware: These plans may not

cover prescription costs, hospitalization, behavioral health care, or services for pre-existing conditions.

To enroll in health insurance coverage:

- Review the document checklist at https://marketplace.cms.gov/outreach-and-education/apply-for-or-renew-coverage.pdf

- Make note of key dates for the Health Insurance Marketplace at https://marketplace.cms.gov/outreach-and-education/key-dates-for-marketplace.pdf

- Visit www.healthcare.gov/ or www.cuidadodesalud.gov/es/ to get started!

- Contact the Marketplace Call Center at 1-800-318-2596 (TTY 1-855-889-4325) for assistance

- Access information in the language you need: https://www.healthcare.gov/language-resource/

- Find assistance near you to sign up in person at localhelp.healthcare.gov/