



Kansas Insurance Department

Ken Selzer, CPA, Commissioner of Insurance

FOR IMMEDIATE RELEASE

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Consumer alert:

2019 health insurance enrollment has changes

Topeka, KS — With the 2019 health insurance open enrollment period just beginning, Ken Selzer, CPA, Kansas Commissioner of Insurance, reminds those seeking plans for next year that three important changes are taking place.

There will be no penalty for not having minimum essential coverage. Before, consumers would pay a penalty if they were not enrolled in a health plan. Beginning Jan. 1, 2019, that tax penalty will be reduced to nothing. If consumers don't have major medical health insurance for the 2019 coverage year, they will be on their own for major health care costs, but they won't be penalized at tax time.

Short-term, limited duration options may offer lower premiums, but they won't cover as much. Short-term, limited duration insurance is not available through the federally-facilitated Kansas marketplace, but Kansans may see it offered elsewhere. These short-term plans allow for coverage to fill temporary coverage gaps.

“While they're typically cheaper than the marketplace and other individual market health plans, there are usually limited benefits, broader exclusions and higher levels of consumer cost-sharing,” Commissioner Selzer said. “Before signing up for a short-term plan, it's important to think through what health care services you and your family may need and check whether those services are covered.”

There will be more direct enrollment options. This means you might sign up for a marketplace plan even without visiting HealthCare.gov. You might use an insurer's website or a third-party website.

“These sites might offer you other types of coverage too, so look closely to know what you're buying,” Commissioner Selzer said. “Remember, you can always go online to HealthCare.gov if you want to be sure to get the protections offered in the marketplace plans.”

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More Information

If you have questions about the health insurance marketplace in Kansas, contact the Consumer Assistance Division at the Kansas Insurance Department by calling 800-432-2484 or by using the chat feature on the department's website, www.ksinsurance.org.

The open enrollment period for health insurance runs from Nov. 1, 2018 to Dec. 15, 2018. Those who purchase 2019 coverage during that time period will have coverage beginning Jan. 1, 2019.

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The Kansas Insurance Department, established in 1871, assists and educates consumers, regulates and reviews companies, and licenses agents selling insurance products in the state. More about the department is online at www.ksinsurance.org or at www.facebook.com/kansasinsurancedepartment.