

Don't Be Spooked! Now Is the Time to Begin Enrolling in Health Coverage

By Jodi Kwarciany

Consumers can begin reviewing health plans and enrolling in coverage for 2018 tomorrow, November 1st. Despite confusion and uncertainty around federal policy, DC's highly rated local insurance marketplace—DC Health Link—remains strong. DC residents and businesses can go to DC Health Link with confidence to find health insurance that works for them. Don't feel “spooked”—consumers should take advantage of their health coverage choices now.

Having health coverage is important for a lot of reasons. Consumers can regularly receive preventive care like routine checkups or vaccinations, and are also protected if they face an unexpected illness and need to go to the emergency room. What's more, consumers can enroll no matter what their health status is—a key provision of health reform referred to as “guaranteed issue.”

DC Health Link is offering 26 different private health insurance options for residents and their families and 151 options for small businesses. What's more, DC's Department of Insurance, which reviews and approves all health plan rates, reduced the rates for many plans – creating additional savings for consumers.

DC Health Link provides an easy and transparent way to compare plan benefits and prices, one of the key advantages of creating a health insurance marketplace. And many can use DC Health Link to get financial assistance to help pay for premiums. Residents with incomes below 400 percent of the poverty line (\$48,240 for an individual or \$98,400 for a family of four) may be eligible for tax credits to reduce their monthly premium payments. Others can use DC Health Link to determine whether they are eligible for Medicaid.

With health insurance options available to virtually all ages, incomes, and citizenship statuses, it's little surprise that DC [continues to maintain](#) a low rate of uninsured—one of the lowest rates of uninsured compared with states.

Open enrollment runs November 1 to January 31 for individuals applying for private insurance, or year-round for small businesses or those applying for Medicaid. For more information, check out the [Plan Match Tool](#), or log on to www.dchealthlink.com directly.

