Open Enrollment for ACA Health Insurance Ends December 15

Don’t delay! But be aware of several changes to the 2019 Affordable Care Act marketplace.

November 15, 2018 By Trent Straube

Despite attacks from the Trump administration and Republican lawmakers, the Affordable Care Act (ACA, or Obamacare) remains the law of the land. In fact, open enrollment for the 2019 health insurance plans began November 1. It ends December 15.

This means that, just like last year, Americans have only 45 days to enroll, compared with previous years when the sign-up period lasted until January 31. But as Forbes pointed out, the health care industry supported Trump’s decision to trim the deadline because it improves the risk pool (since people who get sick in late December and January won’t be able to sign up).

But for now, you can enroll. Visit HealthCare.gov to preview the plans, estimate your income for the application and figure out which documents you need in order to apply.

There are many ways to apply: online; by calling the 24/7 Marketplace Call Center 800-318-2596 (TTY: 855-889-4325); in person; through an agent; or by mail. More details on each can be found here.

Right before the enrollment period, the Trump administration issued a series of rule changes that might alternately hurt and help the insurance marketplace. On the one hand, states have more leeway in getting around ACA requirements, such as the ability to reject people with preexisting conditions, according to Kaiser Health News. This also means insurance across the nation is less standardized, so which state you live in matters more.

On the other hand, people with job-based coverage can buy individual health plans using tax-free money from their employers.

What’s more, thanks to changes under Republican leadership, companies now have more freedom to offer cheaper “discriminatory junk insurance” health care plans, according to AIDS United.

“These short-term plans do not have to be compliant with ACA consumer protection rules, including covering people with preexisting conditions such as HIV,” writes the AIDS advocacy group. “In a study by the nonpartisan Kaiser Family Foundation, a hypothetical person living with

HIV was denied coverage in all 38 instances under different versions of these short-term, limited-duration insurance [STLDI] plans.”

In other words, buyer beware.

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