Individual Market Open Enrollment Extended to August 15

Monday, April 12, 2021 (Anchorage, AK) – Open enrollment for Alaska’s 2021 individual market insurance plans was extended by the Biden Administration to August 15, 2021. Consumers should be advised that subsidies have been expanded according to changes made in the American Rescue Plan.

“This is a chance for Alaskans affected by the COVID-19 pandemic to have another opportunity to sign up for coverage,” said Alaska Division of Insurance Director, Lori Wing-Heier. “It also means folks who’ve already signed up might see more cost savings on their health care plans.”

Most consumers will be eligible for a new tax credit amount effective April 1st. Alaskans earning between 100 – 150% of the federal poverty level (FPL) will pay $0 in premiums (except for plans that feature benefits in addition to the standard offering, such as dental benefits). Alaskans earning more than 400% FPL who previously were not eligible for a premium tax credit are now eligible. Consumers in this category may want to reevaluate their coverage for 2021. Additionally, anyone with a week or more of unemployment income in 2021 will be considered to have an income of 133% FPL. COBRA premiums will also be waived from April to September. Additional information can be found at healthcare.gov. Alaskans are encouraged to review healthcare.gov or login to their healthcare.gov account to update their application to view new premium amounts available to them.

Consumers must sign up for coverage on the healthcare.gov site to get the tax credits, but consumers may also purchase plans directly from Premera Blue Cross Blue Shield of Alaska or Moda Assurance. Insurance companies may also help consumers set up health savings accounts to cover certain health care costs while providing tax advantages.

In 2021, Premera is offering coverage statewide. Moda Assurance is issuing coverage to residents of Municipality of Anchorage, Matanuska-Susitna Borough, Fairbanks North Star Borough, Ketchikan Gateway Borough, Prince of Wales-Hyder census area and Kenai Peninsula Borough.

United Way of Anchorage serves as Alaska’s 2021 health insurance navigator for helping Alaskans understand their health insurance options. They can be contacted by phone at 2-1-1 or 1-800-478-2221 or online at https://www.liveunitedanc.org/improving-lives/what-we-care-about/healthy-kids-and-adults/. To receive in-person assistance, visit "find local help" at the healthcare.gov website or call 1-800-318-2596 for assistance with enrollment questions.

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