For Immediate Release         20-022

2021 Individual Market Open Enrollment

Wednesday, October 21, 2020 (Anchorage) – Open enrollment for Alaska’s 2021 individual market insurance plans is scheduled from November 1, 2020 through December 15, 2020. Consumers should be advised that the enrollment window is limited, as only six weeks are available to sign up or change your plan.

“Alaska’s individual health insurance market started to stabilize in 2017 and we are pleased to announce Alaskans will see an average 6.4% decrease in premiums for individual plans in 2021,” said Alaska Division of Insurance Director, Lori Wing-Heier. “The continued success of the market depends on active consumer participation including people who may not think they need health insurance at this point in their lives. We need everyone’s help to get the message out about the importance of signing up for health care insurance coverage.”

There are certain benefits to signing up for care on the healthcare.gov site, 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.

For 2021, Premera will be offering coverage statewide. Moda Assurance will be 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.

For more information and to determine what plans are available prior to November 1, consumers should visit the individual insurer websites. “Window shopping” at www.healthcare.gov will be available around October 25. Alaskans who signed up for a plan in 2020 through healthcare.gov should update their account and select the plan that works best for their coverage needs in 2021.

United Way of Anchorage will serve as Alaska’s 2020 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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