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Department of Commerce,
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Individual Health Insurance Open Enrollment Ends December 15

December 11, 2017 ANCHORAGE – The open enrollment period for 2018 individual health insurance plans ends this Friday, December 15, 2017. The open enrollment deadline is six weeks earlier than in previous years.

“Alaskans should shop today to make sure that they are enrolled for a plan that meets their family’s needs,” said Lori Wing-Heier, director of the Division of Insurance. She also noted that thanks to the Alaska Reinsurance Program and improved experience within the individual market, 2018 premiums are less expensive than the 2017 rates.

Unless you have a life-changing event such as a death in the family, marriage, or loss of a job, the open enrollment period is the only time to enroll or make changes in your health insurance policy. Alaskans who do not have health insurance coverage and do not enroll by December 15 will not be able to obtain individual market coverage. People who are currently enrolled in an individual market plan but who do not take action by December 15 will be automatically renewed to the same or similar plan as they had in 2017. However, consumers are encouraged to actively review plans to find the one that best fits their needs.

There are five plan options offered to Alaskans in the individual market. For information and assistance in determining which plan is best for you, visit healthcare.gov, where you can also find [in-person assistance](#). You can also visit GetCoveredAlaska.org or call 1-844-PLANSAK (toll-free). There are certain benefits to signing up for care on the healthcare.gov site, but consumers may also purchase plans through a local licensed insurance agent or directly from [Premera Blue Cross Blue Shield](#), the only insurer in Alaska’s individual market.

If you shopped the market last year and found that plans were too expensive, you are encouraged to take another look during the current open enrollment period. The Alaska Reinsurance Program helped to reduce the average cost of an individual market plan by 22 percent for the 2018 plan year. Many Alaskans may also qualify for federal tax credits to help cover premium costs.

The Division of Insurance is an agency housed within the Alaska Department of Commerce, Community and Economic Development (DCCED) tasked with protecting consumers in Alaska. For additional information about the division, visit <https://www.commerce.alaska.gov/web/ins/>. For information about DCCED and its other agencies, visit commerce.alaska.gov.

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