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Press Release

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ACA Special Enrollment Period Announced

The federal Centers for Medicare and Medicaid Services announced on Friday an additional special HealthCare.gov enrollment period for consumers who did not have coverage in 2014 and who were unaware of the tax penalty. Alaskans who “first became aware of, or understood the implications of, the shared responsibility payment in connection when preparing their 2014 taxes” will have the opportunity to avoid the penalty in 2015 by signing up during a special enrollment period between March 15 and April 30. To qualify for the special enrollment period, consumers must certify that they filed their tax returns and paid the penalty for not having coverage in 2014.

Under the Affordable Care Act (ACA), consumers are required to have health insurance or pay a penalty, with the penalty increasing in 2015 to two percent of income or \$325, whichever is greater. Consumers with income at 100 to 400 percent of the federal poverty level who buy coverage through the federal marketplace may be eligible for subsidies. As of January 30, 2015 the U.S. Department of Health and Human Services reported that 88 percent of Alaskans who enrolled in plans through HealthCare.gov qualified for premium tax credits. For Alaskans, the average monthly tax credit was \$534, resulting in an average monthly premium of \$119.

The federal marketplace is a key component of the 2010 ACA, which is significantly increasing the number of Americans with health insurance. According to the U.S. Department of Health and Human Services, the 20,897 Alaskans who registered through the marketplace before the 2015 enrollment period closed on February 15 is a significant increase over the 12,890 who enrolled last year. Two companies are selling policies to Alaskans through HealthCare.gov: Moda Health Plan, Inc. and Premera Blue Cross Blue Shield of Alaska. For Alaskans who are not eligible for a subsidy, policies are available directly from insurers including: Moda Health Plan, Inc., Premera Blue Cross Blue Shield of Alaska, Celtic Insurance Company, and Time Insurance Company.

Consumers are encouraged to contact the Alaska Division of Insurance with questions or concerns regarding their health insurance coverage. To talk with a consumer services representative directly call 269-7900 in Anchorage or the toll-free number 1-800-INSURAK outside of Anchorage.

Alaska's Division of Insurance, along with the Division of Banking and Securities; the Division of Corporations, Business and Professional Licensing; the Alcoholic Beverage Control Board; and the Regulatory Commission of Alaska, are tasked with protecting consumers in Alaska. For additional information about the Department of Commerce, Community and Economic Development and its agencies, please visit commerce.alaska.gov.

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