

2019 Individual Health Insurance Plan Information

What You Need to Know about 2019 Individual Health Insurance Plans Available in Alaska
Premera Blue Cross Blue Shield of Alaska will be the only Affordable Care Act (ACA)-compliant individual health insurer in Alaska for 2019.

Open enrollment for the individual health market begins on November 1, 2018 and runs until December 15, 2018. If you do not select an individual market plan during the open enrollment period, you will not be able to obtain an individual market plan during 2019 unless you qualify for a special enrollment period because you experience a qualifying event (e.g. marriage, birth of child).

Discontinuation notice

Premera Blue Cross is canceling all individual plans for 2019 and issuing new plans for 2019. Consumers should be notified of this change on or around October 1st. Alaskans who obtained coverage in 2018 through healthcare.gov should update their account information during the open enrollment period. Once account information—including expected income for 2019—has been updated, shop for a plan that meets your budget and healthcare needs.

Frequently Asked Questions:

1) *I have an individual/family plan that I purchased at healthcare.gov. I received a Premera discontinuation notice effective December 31, 2018 from my insurance company. What do I need to do? What should I know?*

As long as you continue paying your premium, you are covered under your current plan until December 31, 2018. Starting on November 1, you will have the opportunity to select a new insurance plan at healthcare.gov. If you do not actively select a new plan, you will be automatically renewed into the most similar plan available and the coverage will be effective January 1, 2019.

2) *Why are Premera's plans being discontinued?*

Premera Blue Cross is making changes to their plans that are significant enough to require them to issue new plans to consumers. The changes include:

- Adult preventive dental benefits have been added to some of Premera's health plans. Consumers should pay attention to their premium billed amounts even if their advanced premium tax credit (APTC) amount exceeds their premium amount. This benefit is not covered by the APTC.
- Services received outside of Alaska and Washington will be paid at out-of-network even when using a BlueCard healthcare provider.
 - Consumers may seek to have such services prior authorized at the in-network level of benefits if an appropriate provider is not available in Alaska or Washington.
 - Premera has reported that out-of-state providers were being utilized inappropriately and as a result Premera made a change to their plans.
 - Please contact Premera Blue Cross for any specific questions regarding this change.

3) *Is my grandfathered or transitional plan affected by these changes or discontinuations?*

- No. Premera is continuing to renew individual grandfathered and transitional plans. They are not making similar changes to those plans.

If you have any questions, please call the Division of Insurance at 907-269-7900.