Delawareans Will Have New Opportunity to Gain Health Insurance Through HealthCare.Gov from Feb. 15 to May 15

NEW CASTLE (Feb. 9, 2021) –Delawareans looking for affordable health insurance will have an additional opportunity to sign up for coverage – including tax credits for eligible enrollees that help to reduce monthly premiums significantly – from Feb. 15 to May 15 on HealthCare.gov, the federal online Health Insurance Marketplace created by the Affordable Care Act (ACA).

In light of the exceptional challenges and uncertainty caused by the coronavirus pandemic, President Joe Biden signed an executive order Jan. 28 that created a three-month special enrollment period (SEP) to give Americans greater access to health insurance, including those who lost their job or their coverage as part of the fallout from the pandemic.

"Access to affordable health care remains a critical need for all Delawareans as we continue to fight the spread of the coronavirus. I am grateful to President Biden for giving state residents this additional opportunity to get the coverage they need," said Delaware Gov. John Carney. "I encourage everyone to spread the word about the benefits of enrolling in coverage through HealthCare.gov during this three-month sign-up period."

> *"This special enrollment period provides a great opportunity for Delawareans who are looking for high-quality, affordable health insurance, especially those impacted by the pandemic," said DHSS Secretary Molly Magarik. "Despite the success of the Health Insurance Marketplace since it opened eight years ago, many state residents still lack insurance, and some might remain unaware that they can access comprehensive care – and, in many cases, get financial help to afford it – through HealthCare.gov."*

The marketplace's annual open enrollment period for 2021 coverage ended Dec. 15, and since then individuals could get coverage only if they experienced a life event that qualified them to apply for a special enrollment period. The new three-month enrollment period is open to all eligible applicants who want to apply for coverage or change their existing coverage for any reason; applicants won't be required to provide documentation of a qualifying event (e.g., loss of a job or birth of a child).

Individuals currently covered under a marketplace plan will be able to change to any plan available in Delaware without being restricted to the same level of coverage as their current plan. Current enrollees will need to go through their existing application and make any necessary changes then submit their application in order to receive an updated eligibility result.

Eligible individuals who enroll under the special enrollment period will have 30 days after they submit their application to choose a plan. Note that even after the special enrollment period ends May 15, individuals who experience qualifying life-changing events will be eligible to enroll for marketplace coverage. (It is also worth noting that proof of insurance is not required to receive the COVID-19 vaccine, once your group becomes eligible.)

Delaware is one of 36 states that use HealthCare.gov for eligible residents to sign up for coverage. More than 25,000 Delawareans signed up for 2021 coverage during the recent open enrollment period.

The special enrollment period is available to all marketplace-eligible individuals who are submitting a new application or updating an existing application. You can enroll in marketplace coverage at www.HealthCare.gov or www.CuidadodeSalud.gov or by calling 1 (800) 318-2596 (TTY: 1 855 889-4325).

Applicants will need to provide the following when applying for coverage:

- Full names, Social Security numbers, and birth dates of all those applying for coverage
- Legal documents for all eligible immigrants who are applying for coverage (i.e. Visa, Green Card, etc.)
- Paystubs, W-2 forms, or other information about your family's income
- Information about any health coverage from a job that's available to you or your family
  For more information, go to www.ChooseHealthDE.com.

About 6.6 percent of Delawareans remain uninsured, according to the 2020 America's Health Rankings. That's down significantly from the nearly 10 percent who lacked insurance in 2010 before the ACA and the Health Insurance Marketplace existed.

"For nearly a year, we have hoped that the Health Insurance Marketplace would allow for greater enrollment opportunities in response to the pandemic and economic conditions. President Biden has made it happen," said Insurance Commissioner Trinidad Navarro. "This Special Enrollment Period will help ensure Delaware residents have access to comprehensive health insurance that protects pre-existing conditions. And, because we've reduced rates by more than 19% over the past two years, these plans are more affordable for residents."

Support from Congressional delegation

Delaware's U.S. senators and representative urged uninsured or underinsured Delawareans, especially those who may have lost their jobs because of the pandemic, to find out what's available for them on the marketplace during the three-month enrollment period.

"President Biden understands that it is critical for Americans to be able to access the care and coverage they need during an unprecedented pandemic. That's why he's beginning a new open enrollment period so that Delawareans, and families across this country, have another chance to enroll in a health insurance plan and get covered this year," said U.S. Sen. Tom Carper, who helped pen the Affordable Care Act that created the marketplaces. "Don't leave your family's well-being to chance. Enroll in an affordable, high-quality health insurance plan today that meets your needs and your budget."

"I commend the Biden administration for reopening the federal online Health Insurance Marketplace, which will allow Delawareans, particularly those impacted by COVID-19, another opportunity to sign up for the health insurance coverage that best meets their needs," said U.S. Sen. Chris Coons. "Ensuring that Delawareans have access to quality, affordable health care is critical, even more so during a pandemic. I urge all Delawareans who need health coverage to assess their options during this three-month special enrollment period."

"As we continue to face the COVID-19 pandemic, and Americans are in need of affordable and accessible care, it is crucial that comprehensive health coverage is available to all those that need it," said U.S. Rep. Lisa Blunt Rochester. "A special enrollment period is critical for allowing Delawareans in need of health insurance to sign up. I'm grateful to President Biden for reopening the Health Insurance Marketplace and ensuring that everyone who needs coverage has access."

What's covered

All plans on the marketplace offer essential health benefits such as coverage of pre-existing medical conditions, outpatient care (including telehealth services), emergency services, hospitalization, prescription drugs, mental health and substance use disorder services, lab services, and pediatric services.

Marketplace plans can't terminate coverage due to a change in health status, including diagnosis or treatment of COVID-19.

The rules in marketplace plans for treatment of COVID-19 are the same as for any other viral infection; enrollees are encouraged to check their particular plan for complete information about benefits.

Highmark Blue Cross Blue Shield Delaware is the sole health insurer offering plans on Delaware's Health Insurance Marketplace for 2021. Highmark offers 12 plans for individuals and families. Two dental insurers – Delta Dental of Delaware, Inc. and Dominion Dental Services, Inc. – offer a collective 11 stand-alone dental plans on the marketplace.

Affordability

About 86 percent of marketplace enrollees in Delaware in 2020 were eligible for federal tax credits, which help reduce the cost of the monthly premium.

Tax credits are available for those whose household income is between 138 percent and 400 percent of the Federal Poverty Level. For 2021 coverage, that's between $17,609 and $51,040 for an individual, or between $36,156 and $104,800 for a family of four.

According to the most recent figures from the U.S. Department of Health and Human Services, the overall average monthly premium in Delaware in 2020 was $668, with the average premium reduced to $192 per month after tax credit. For the 86 percent of Delawareans who received financial assistance, the average premium after tax credit was $110 per month.

Plans on the marketplace are spread among metal-level categories – bronze, silver, gold and platinum – and are based on how enrollees choose to split the costs of care with their insurance company. Bronze plans have low monthly premiums but high costs when you need care; gold plans have high premiums but lower costs when you need care. In a silver plan, the insurer pays about 70 percent of medical costs and the consumer pays about 30 percent. For any marketplace plan in 2021, individual consumers can't pay more than $8,550 in out-of-pocket medical costs and families can't pay more than $17,100.

"Catastrophic" plans are also available to some people. Catastrophic plans have low monthly premiums and very high deductibles. They may be an affordable way to protect yourself from worst-case scenarios, like getting seriously sick or injured. But you pay most routine medical expenses yourself.

Consumers who pick silver health care plans might also qualify for additional savings through discounts on deductibles, copayments, and coinsurance. In Delaware, about 29 percent of current enrollees qualify for cost-sharing reductions.

Where to find help

Delawareans who want help enrolling in coverage will have access to free assistance from trained specialists at Westside Family Healthcare. Virtual and phone appointments are encouraged; in-person appointments are limited and must be made in advance. Because of the pandemic, walk-ins are not permitted. Assistance is available in any language and for all Delaware residents. Call 302-472-8655 in New Castle County, 302-678-2205 in Kent/Sussex counties or email enrollment@westsidehealth.org.

State-licensed insurance agents and brokers are also available to help individuals re-enroll and to help employers update their coverage, at no extra charge. See a list at ChooseHealthDE.com.

Medicaid

President Biden's executive order also called for states to reexamine policies, such as work requirements, that restrict access to coverage through Medicaid, which pays medical bills for eligible low-income families and others whose income is insufficient to meet the cost of necessary medical services. This part of the president's order does not affect Delaware, which

under the ACA expanded access to Medicaid starting in 2014. More than 10,000 Delawareans have received coverage under the state's Medicaid expansion. To be screened for eligibility or to apply for Medicaid benefits year-round, go to Delaware ASSIST.