

Open Enrollment 2015

The Consumer Challenge

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Open Enrollment 2015

- 4-7 million new enrollees, 7+ million reenrollments expected.
- Enrollees will receive a redetermination notice from the marketplace (process may vary between federally-facilitated and state marketplaces).
- Enrollees will also receive a reenrollment notice from their insurer.

Redetermination and Re-Enrollment

- Enrollees must update eligibility information.
- Enrollees who fail to do so risk getting advanced premium tax credits that are too low or too high.
- Enrollees should return to the marketplace to shop for the most appropriate plan.
- Enrollees should consider not just premiums but also cost-sharing, networks, and formularies.

2015 Open Enrollment

- Enrollees must be reenroll by December 15 to ensure continuous coverage.
- Enrollees can change plans until February 15.
- New enrollees must enroll by February 15 unless they qualify for a special enrollment period.
- Enrollment process streamlined for many new enrollees.

Consumer Choices 2015

- Low-wage employees may enroll through the marketplace if employer coverage is unaffordable or inadequate.
- Some SHOP marketplaces will offer employee choice for 2015.
- The ACA offers access and choice.
- But consumer education is essential to ensure the best choices.