

*This message is from Ellen Pinnes and The Disability Coalition. Please do not respond to this email address. You can contact Ellen at [EPinnes@msn.com](mailto:EPinnes@msn.com).*

Yesterday (November 1) was the first day of the “open enrollment” period to sign up for health insurance for 2018. If you don’t get insurance through your job and need to get or renew coverage for next year, you can start shopping – and sign up for a coverage plan – now by going to [BeWellNM.com](http://BeWellNM.com) (the state’s insurance marketplace website) or [healthcare.gov](http://healthcare.gov) (the federal website) to check out the insurance options available and sign up for coverage. (See later in this email for other web addresses where you can find information and help with picking a plan and enrolling.)

Because of efforts in Congress to repeal the Affordable Care Act (ACA) and steps taken by the Trump Administration to destabilize insurance markets and undermine the law, there’s been a lot of misinformation and confusion swirling around, so here are some things to keep in mind:

**\*\* The ACA has NOT been repealed. You can still get insurance through the Marketplace, and financial help to pay monthly premiums is still available for most consumers.** Credits to help pay for premiums are available for people with incomes up to 400% of the federally-set poverty level. That’s about \$48,000 for a single person and \$98,000 for a family of four.

**\*\* Many people can also get help paying for out-of-pocket expenses like co-pays and deductibles.** This help is available to people with incomes up to 250% of the poverty figure (about \$30,000 for one person and \$61,500 for a household of four).

- These are the “cost-sharing reductions” (CSRs) that have been in the news recently. Under the ACA, insurance companies are required to reduce the amount consumers in this group pay for out-of-pocket costs and the federal government is required to reimburse the companies for that expense. President Trump has stopped the payments to insurance companies, but eligible consumers will still get the cost-sharing reductions.

**\*\* We’ve heard a lot about how premiums are going up, but most consumers won’t be charged those higher amounts because they get the federal credits to help with premiums. You may even be able to find insurance that costs less than you’re paying this year. Many people will find plans with NO monthly premium payment.**

- Unfortunately, people whose income is too high to qualify for the premium credits aren’t protected and will have to pay the higher premiums that are caused in large part by the steps the Trump Administration is taking to try to undermine the ACA.

**\*\* The open enrollment period for 2018 coverage is only half as long as last year’s and will end on December 15.** So don’t wait too long to go to [bewellnm.com](http://bewellnm.com) or [healthcare.gov](http://healthcare.gov) to check out your options and sign up for a plan.

- The New Mexico insurance marketplace, BeWellNM, has scheduled enrollment events around the state to provide information and help people enroll in coverage. BeWellNM also has in-person assistance centers where you can get information and assistance, and the website can link you to other groups that provide enrollment help. Go to [bewellnm.com/get-help](http://bewellnm.com/get-help) for information on events and where to go to get assistance in person or by phone.
- The New Mexico Insurance Superintendent has rolled out a new tool that allows you to compare the plans available to see which one is best for you – you can find it at [OSICompareHealthPlans.org](http://OSICompareHealthPlans.org).

And remember: The ACA authorizes states to cover adults with incomes up to 138% of the poverty level (that's around \$16,600 for a single person and almost \$34,000 for a family of four). New Mexico has adopted that expansion and it's still in place. Enrollment in Medicaid is open year-round, not just during the open enrollment period.

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