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Post-Election: ObamaCare Plans, Federal Financial Support, Remain Unchanged for 2017

[Milwaukee, Wis.]— Tuesday’s election brings new leadership to Washington DC and, with it, many questions about the future of health insurance, the Affordable Care Act (ACA) and Medicaid.

Consumers should know that all insurance options remain available to them for the coming calendar year 2017. The federal Marketplace (Healthcare.gov, ACA, “ObamaCare”) has the same plans available that had been [announced earlier this month](#), and the premium subsidies will continue to be available for 2017 health insurance policies. Consumers should look for coverage now, during the current open enrollment period, which ends January 31. Those with existing policies should renew their coverage by December 15 in order to have coverage that starts on January 1, 2017.

Much discussion occurred during the campaign by President-Elect Trump and by leaders in Congress to repeal and replace Obamacare. Movement will occur over the coming months and year to find alternatives to the ACA, and some changes may be put into motion. However, [current plans](#) for change allow for a two-year transition period, and will not eliminate coverage options or financial assistance for existing coverage in the near term. Covering Wisconsin works to assure that consumers can engage with programs that support health, as they exist today and however those programs will evolve going forward.

While many are concerned by the news that health plan premiums have gone up, about 85% of consumers who purchase plans through the Marketplace qualify for federal financial assistance to purchase their health plans. The Health Insurance Marketplace (healthcare.gov) will continue to provide premium subsidies for the 2017 calendar year, in the form of tax credits and cost-sharing reductions, which offset the effect of increased premium, deductibles and copays on the consumer.

Marketplace users will benefit by actively renewing their coverage. Even if they plan to keep their current coverage, they may qualify for more financial assistance or can review other plan options. Most [counties](#) in Wisconsin have three or more insurance carriers in the Marketplace offering multiple health plans to choose from during the upcoming open enrollment period. Consumers benefit from shopping to find the best plan that meets their needs, in terms of price, benefit package, and provider network.

Consumers can get enrollment assistance by going online to CoveringWI.org to locate their closest enrollment site and booking a time to meet with a local enrollment assister. Or, consumers may call 2-1-1, where a representative can make an appointment with an enrollment assister, or they may contact Healthcare.gov directly. The mission of Covering Wisconsin is to connect Wisconsin residents with appropriate insurance coverage and other programs that support health, and to promote effective use of those programs.

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