

Health insurance open enrollment begins Nov. 1

By Jessica Kutz, Staff Reporter | Posted: Wednesday, October 26, 2016 5:22 pm

The murky waters of health insurance open enrollment have arrived once again, and for many citizens of San Miguel County this year is more crucial than the last.

Rocky Mountain Health Plans has dropped out of Connect for Health Colorado — the state’s health insurance exchange — leaving many residents without insurance after Dec. 31 if they do not enroll with the only other qualifying carrier for the region, Anthem BlueCross BlueShield.

The health insurance exchange was created to provide Coloradans with a way to purchase their health insurance under the Affordable Care Act. According to Linda Gann, senior manager for the Western Slope for Connect for Health Colorado, “This is the only marketplace in the state where residents can qualify for tax credits that can be applied to their health insurance premiums.”

Brett Borup, a regional health insurance broker, said “My clientele is probably split 50-50” between enrollees who are currently covered by a Rocky Mountain plan on the exchange, versus a plan from another carrier.

Stacey Wright, programs manager for the Tri-County Health Network, said there has been a misconception that those under the Rocky Mountain plan have already been dropped, which is false.

“Anyone who is currently covered by the plan will stay covered through Dec. 31, as long as they continue paying their premium,” she said.

Wright said for those covered by Rocky Mountain, it is important to begin shopping for a new exchange plan as soon as possible.

“Nov. 1 through Jan. 31 is the only period when you can purchase health insurance during the year,” she said. Outside of those dates, there must be a “significant qualifying event” in order to purchase coverage on the exchange, such as moving, having a baby, getting a divorce or losing a job.

Wright added that although enrollment is open from Nov. 1 to Jan. 31, it is important to be enrolled by Dec. 15 to avoid a lapse in coverage.

Even though “Rocky Mountain Health Plans was a popular insurance carrier here on the Western Slope, we are happy that Anthem is still providing coverage,” Gann said. “They are offering 14 different plans



Open Enrollment

Stacey Wright, left, programs manager for the Tri-County Health Network, helps residents with the open enrollment process for the year 2016. This year, Tri-County Health will be hosting four open enrollment fairs in Ridgway and Telluride. (Courtesy Photo)

with different levels of coverage, giving our customers options to choose from.”

Gann offered a couple of suggestions for those navigating the enrollment process, including utilizing an online tool at the Connect for Health Colorado website that allows users to calculate what their yearly out-of-pocket costs might be, factoring in things like preexisting or chronic conditions,

“It helps demystify coinsurance deductibles and co-pays and those sorts of things,” Gann said.

She also highly recommended connecting with a local health insurance broker.

“Insurance is complicated, and it is very important to pick the right plan because it is also really expensive. I always suggest talking to an expert,” Gann said.

Gann pointed out that the regional health insurance broker services are free.

Tri-County Health will be hosting two open enrollment fairs to help residents understand how the insurance marketplace operates, to assist with insurance enrollment and to explain potential benefits that are available to those eligible. There will be an open enrollment fair in Ridgway at the Ouray 4H Events Center on Nov. 5 and Dec. 3 from 10 a.m. to 5 p.m., and in Telluride at the County Annex Room on Nov. 12 and Dec. 10 from 10 a.m. to 5 p.m.

Wright said people can call and make an appointment if they can't make it to the enrollment fairs.

For more information or to set up an appointment, call the Tri-County Health Network at 970-708-7096.