

GENERAL ARTICLE #1

Check Out Your Health Insurance Choices!

On November 15, the second Open Enrollment Period began, allowing you to enroll in health care coverage under the Affordable Care Act (ACA). If you don't have health insurance, this is the time to sign up; if you do have coverage, it's important to reevaluate your health care needs.

If you purchased new insurance through the marketplaces last year, you've likely received your re-enrollment notices. Individual consumers enrolled in qualified health plans will have until **Monday, December 15, 2014** to pick a new plan with **coverage starting on January 1, 2015**. Otherwise, you'll be automatically re-enrolled in the plan you purchased previously, which could cost more in 2015.

People already enrolled in qualified health plans will likely need to shop around if you want to get the best deal in 2015. If your income has increased, you may end up owing the government money for a tax credit that is too large. Auto-reenrolling in your same plan could also mean missing out on an increased tax subsidy – which means you'll end up paying more than necessary toward your premium each month.

During the active re-enrollment process, you can update your personal details in order to get a new, accurate tax credit estimate and avoid paying too much or owing the government a lump sum at tax time.

The Working America Health Care program can help!

One great resource for shopping around AND getting recommendations on the best plan to fit your needs and budget is to go through the Working America Health Care program. Through the program, you can access a marketplace with the most plans available.

As an added bonus, when you use the program as OPEIU members, you'll also be eligible for a complementary **Health Advocate** service that provides end-to-end coordination of your health care AFTER you get insurance. They can answer questions about your health care coverage, clarify in- and out-of-network questions, help negotiate medical bills, recommend treatment options, doctors/specialists and more.

Regardless of whether you're covered now or not, you should shop around to see what new plans and tax credits or subsidies may be available and make sure you're getting the best plan to fit you and your family's needs and budget. The plans available in your area may have changed for 2015.

The Marketplace estimates that in 2015 there will be a 25% increase in the number of companies offering plans on the Marketplace, meaning you could find a more affordable plan, one that includes more of your doctors, or one that covers more services.

If your current plan is the best option, you can renew it. If you've found a better one, go ahead and sign up for it. Don't forget that either way, if you go through the **Working America Health Care** program, you'll receive the complementary Health Advocate service.

Reminder: You must be covered with health insurance or risk *paying a fine of at least \$325*.

How can you explore your options and enroll in health insurance?

1. Visit **WorkingAmericaHealthCare.org/OPEIU**
2. Call **1-888-692-4965**

<separate call-out box?> If you're interested in Union Plus Dental Savings, please visit UnionPlus.org/Dental or call 1-888-692-4965.