



State of Utah

GARY R. HERBERT
Governor

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Lieutenant Governor

Insurance Department

TODD E. KISER
Insurance Commissioner

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Health Insurance Open Enrollment Window Closes Friday *Shop now to enroll in coverage that starts in January 2018*

Utahns who need health insurance coverage on January 1, 2018 must sign up before open enrollment closes on December 15. Open enrollment is the one time during the year when all Utahns can buy insurance through the individual market either on Healthcare.gov or directly from an insurer.

"It is especially important to consider your options during this year's open enrollment period," said Utah Insurance Commissioner Todd E. Kiser. "We've seen many changes in the market over the past 12 months and all Utahns should take the time to shop around to find the coverage that works best for their families."

Shopping around will be very important for Utahns this year. Pricing for many policies has changed and one insurer — Molina — is no longer selling insurance on Healthcare.gov. While Healthcare.gov auto-enrolls members into similar plans when an insurer leaves the marketplace, those members can select any plan available in the individual market. It is important for Molina members to take the time to find a plan that best meets their needs and provides access to their doctors. "Although Healthcare.gov offers federal subsidies and tax credits, they aren't available to all Utahns," said Commissioner Kiser. "Between increasing costs and Molina's exit, many families will be best served by shopping their options both on Healthcare.gov and off-exchange in the wider insurance market."

Shopping for insurance isn't easy, but the Utah Insurance Department has resources to help. Talking to a licensed insurance agent is free, and they can help make sense of complicated policies and plan designs. "I always recommend that people talk to an insurance agent before they buy any kind of insurance," said Commissioner Kiser. "It's especially important with health insurance. We have an Agent Search tool on our website that can help Utahns find a local agent in their area."

With December 15 rapidly approaching, now is the time to shop. "Whether you work with an insurance agent already or you visit insurance.utah.gov to find one, all Utahns need to assess their needs now," said Commissioner Kiser. "Your opportunity to review plans and switch to one that better fits your needs will end on Friday, so do it soon, if not today."

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The Utah Insurance Department is a State agency. Its mandate is to regulate insurance marketed and sold in Utah. Currently more than 95,000 agents, agencies, and insurers are licensed; domestic insurers are audited to verify financial stability and compliance with insurance laws; administrative action is taken against licensees found to be in violation of insurance laws; calls from consumers with questions or complaints are taken; and licensees and consumers are educated regarding insurance. For more information visit <http://www.insurance.utah.gov> or call toll free in-state at 1-800-439-3805 or locally at 801-538-3077.

Please note: Agency hours are 8am-5pm, Monday-Friday.