

# Sign up now for health insurance in 2025

By Jeanne “Scooter” Gates

If it has been a while since you’ve looked at health insurance plans through the Health Insurance Marketplace, it is a good time to take another look. Marketplace plans and premiums change yearly, and there is a good chance that there are discounted options that will fit your needs.

Open enrollment for 2025 coverage began Nov. 1 and ends on Jan. 15. Individuals must enroll by Dec. 15 for coverage to start on Jan.1.

Montanans earning up to 400% of the Federal Poverty Guidelines (\$124,000 for a family of four) may be eligible for premium tax credits that lower the plan premiums sold through the Health Insurance Marketplace.

At HealthCare.gov, you can get a clear picture of your options, costs and benefits. You can compare plans and choose the price and coverage that best fits the needs of your family. For example, a household of one, making \$37,000 a year could have plan options with no monthly premium.

In order to get premium tax credits, you have to sign up through HealthCare.gov. These credits reduce monthly premium costs. Enrollment options include:

- Enroll online at HealthCare.gov
- Call Cover MT at 844-682-6837

The plans sold through the Marketplace are private insurance with the federal government paying part or all the premium cost for eligible people. The Marketplace plans must cover a comprehensive package of health services, including treatment for pre-existing health conditions and pregnancy without charging more. All Marketplace plans cover cancer screenings and other preventive care with zero out-of-pocket cost to the enrolled person. The law that created the Marketplace makes it illegal for health insurance companies to cancel your policy just because you get sick and protects your choice of doctors.

Once open enrollment ends, new Marketplace coverage is available only if you qualify for a special enrollment period based on life changes, such as loss of a job or a change in income, household size or marital status.

If you are an enrolled tribal member, the Health Insurance Marketplace offers additional help to you. Tribal members can apply anytime throughout the year, not just during designated open enrollment periods. Depending on income, members of federally recognized tribes may have no out-of-pocket costs other than, possibly, a monthly premium for a private Marketplace plan.

Through HealthCare.gov, you also can find out if you or your family members qualify for the Montana HELP Plan, Healthy Montana Kids or other Medicaid coverage.

If you are an enrolled tribal member or descendant and meet Montana Medicaid income guidelines, you won't have premiums or copays.

People receiving Medicare benefits don't qualify for financial assistance from the Health Insurance Marketplace. Medicare enrollees should contact their local Medicare State Health Insurance Assistance Program (SHIP) counselor. In Yellowstone County, the Adult Resource Alliance offers the Resource Center with SHIP. Call 406-259-5212 or email [rc@allianceyc.org](mailto:rc@allianceyc.org).

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