

Sign up for 2023 ACA insurance starts Nov. 1

By Jeanne Gates

If you do not have health insurance, the federal Health Insurance Marketplace can help you find coverage. Open enrollment for 2023 coverage begins Nov. 1 and ends on Jan. 15. You must enroll by Dec. 15 to start coverage on Jan. 1.

Even if you have explored the Health Insurance Marketplace options before, it is important to review plans again.

The latest change affects how “affordable” is defined for employer insurance policies. The new test of affordability is whether the cost of employer health insurance coverage for the family is more than 9.12% of the family income. The old definition was based on whether coverage cost for the employee alone was more than 9.12% of family income. Many employers offer health insurance that is affordable if only the worker is covered, but too expensive to cover a spouse and children.

The fix for the “family glitch” will make insurance affordable for more families. It takes effect with on Jan. 1, 2023. About 17,000 Montanans will become eligible for premium tax credits because of that change, according to the Kaiser Family Foundation.

The Affordable Care Act (ACA) requires insurance plans to cover people who previously had trouble getting coverage and protects the enrollees from being charged more if they are pregnant or have another pre-existing health condition. The law provides free preventive care, gives young adults more coverage options, ends lifetime and yearly dollar limits on coverage of essential health benefits, makes it illegal for health insurance companies to cancel your health insurance just because you get sick and protects your choice of doctors.

Enrolled tribal members may apply for Marketplace coverage anytime throughout the year – not just during open enrollment periods. Depending on income, members of federally recognized tribes may have no out-of-pocket costs other than, possibly, a monthly premium. Enrolled tribal members (both enrolled members and descendants) who are eligible for Montana Medicaid will not have premiums or copays and will have access to a full set of health coverage.

Outside of the open enrollment period, non-tribal members can only get coverage during a special enrollment period after loss of their health insurance coverage due to a job change, or a change in income, household size or marital status.

The official site for the Marketplace is [HealthCare.gov](https://www.healthcare.gov). This is the only website where you may be able to get premium tax credits. These credits reduce monthly premium costs.

How to get help

- RiverStone Health Clinic Certified Application Counselors are available to assist you with Marketplace enrollment. Please call 406-651-6540 with questions or to schedule an in-person appointment.
- RiverStone Health counselors can also help you apply for Medicaid. Montana Medicaid is encouraging all participants to ensure their contact information is correct to prevent loss of coverage. You can verify your information online at apply.mt.gov or call the Office of Public Assistance at 888-706-1535.
- People receiving Medicare benefits would not qualify for assistance from the Health Insurance Marketplace. Local Medicare SHIP Counselors can help you. In Yellowstone County, contact the Adult Resource Alliance at 406-259-5212.

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