



Delaware's Health Insurance Marketplace: Update on Activity

Delaware Health Care Commission
October 5, 2017



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Agenda

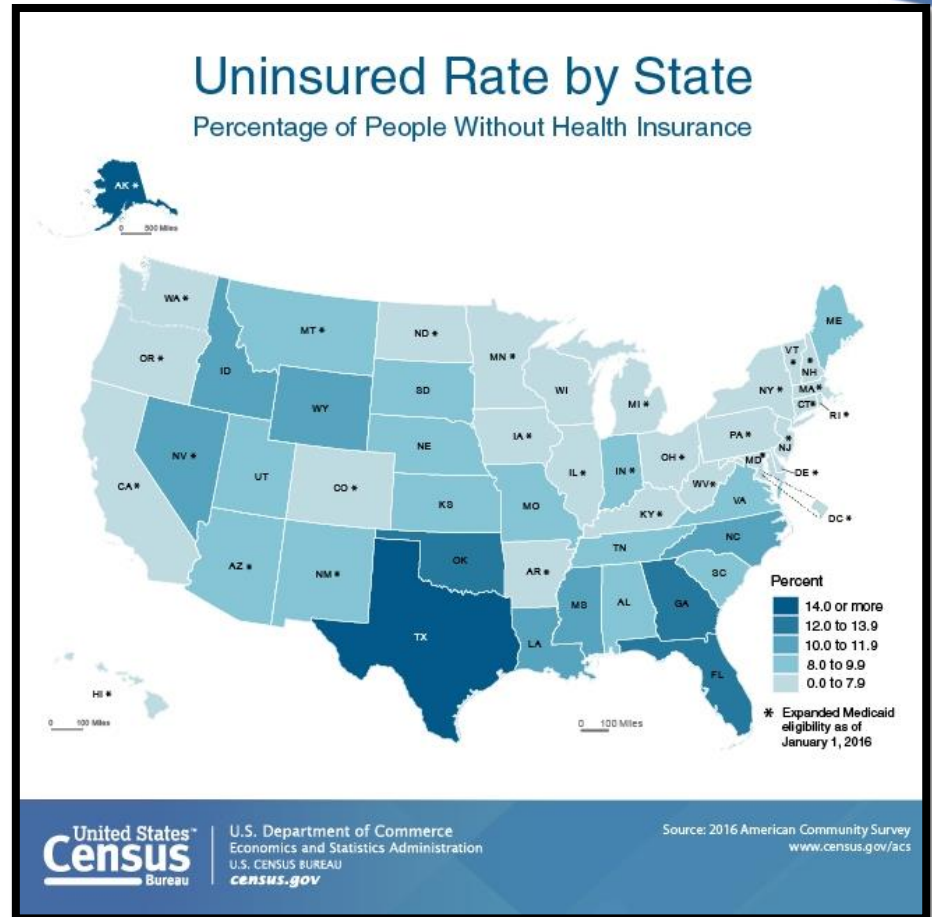
- National Landscape
- Delaware Update
- QHP Deadlines and Key Dates
- Questions/Comments

National Update

- The Affordable Care Act is still the law of the land; enrollment on the Health Insurance Marketplace will continue.
- Under current federal law, almost all Americans are required to have health insurance or face a tax penalty.
- Open enrollment runs from November 1 through December 15; half the time allotted for enrollment last year.
- The federal budget for marketing the marketplace nationwide has been cut by 90%.

Uninsured Update

- According to the U.S. Census Bureau, **Delaware's uninsured rate for 2016** dropped to **5.7%**.
- In **2008**, Delaware's uninsured rate was **10%**.
- For the U.S., the uninsured rate for 2016 was **8.6%**.



Delaware Update

- Delaware's two federal navigator organizations fully funded at \$300,000:
 - Westside Family Healthcare (New Castle and Kent counties)
 - Chatman, LLC (statewide)
- More than 27,000 Delawareans enrolled for coverage for 2017
- For information and updates, go to:
www.ChooseHealthDE.com



Delaware Update



- DHSS plans kickoff press conference for Nov. 1; will show on Facebook Live.
- Press releases tied to the start of open enrollment and about 10 days before the end of enrollment.
- Social media before and during open enrollment; need help of community partners.
- Media interviews with Secretary Walker, enrollees, navigators.

Tax Penalty

- The individual mandate is still federal law.
- Those who don't have health insurance for 2018 will pay a tax penalty.
- Penalty is calculated 2 different ways – as a percentage of household income, or per person. **Consumers will pay whichever is higher.**
 - 2.5% of household income
 - \$695 per adult, plus \$347.50 per child under 18
 - Maximum: \$2,085
- For a tax penalty calculator, visit www.ChooseHealthDE.com:

Qualified Health Plan Key Dates

QHP Agreement/Final Certification

Date	Activity
September 15 – October 7, 2017	Limited data correction window: Outreach to issuers with CMS or State identified data errors; issuers submit corrections; CMS reviews and finalizes data for Open Enrollment
October 11-12, 2017	CMS sends Certification Notices with countersigned Agreements and final plan lists to issuers
November 1, 2017	Open Enrollment Year 5 begins
December 15, 2017	Open Enrollment Year 5 ends
January 1, 2018	Coverage begins for plans purchased by Dec. 15

Questions/Comments

- Health Care Commission
- Public



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