

FOR IMMEDIATE RELEASE

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WARNING: Subsidized ACA Customers Face Dramatic Increases Unless They Act

CHARLOTTESVILLE - Local advocacy group Charlottesville for Reasonable Health Insurance (CRHI) has learned that consumers who rely on the Affordable Care Act for health insurance are at serious financial risk moving into 2019 unless they take steps to protect themselves during open enrollment (11/1 – 12/15).

Anthem's re-entry to the Charlottesville market with lower premium rates will reduce subsidies considerably, while customers who take no action during open-enrollment will be auto-enrolled into an Optima plan with significantly higher premiums. CRHI estimates that this situation will result in out-of-pocket premium increases of anywhere from 300% to 1000% for customers who rely on subsidies. "It is crucial that everyone getting insurance through the Marketplace visit healthcare.gov during open-enrollment to choose the plan that is best for them and we need help getting the word out!" said Ian Dixon, a founder of CRHI. "Consumers are at risk of being charged hundreds of dollars per month unnecessarily if they don't take action."

Working together, CRHI, Legal Aid and Justice, and JABA recently contacted both the Virginia Bureau of Insurance and Centers for Medicare & Medicaid Services to make them aware of this looming crisis. They've been asked, respectively, to inform all ACA recipients immediately, and to arrange a Special Enrollment Period, allowing consumers in this district to make changes to their plans after open enrollment has ended. Consumers are awaiting their decisions.

Customers who are unsure whether they receive a subsidy or who need help choosing a plan should know that both Legal Aid and Justice and JABA offer certified counselors to advise on the ACA at no charge. "While it's always wise to come in for an appointment during ACA Open Enrollment, it's especially critical this fall. More insurance providers and expanded Medicaid make for more possibilities, more choice," noted Jack Hanrahan, a volunteer ACA counselor at the Legal Aid Justice Center.

Open Enrollment for 2019 Marketplace insurance will run from November 1 to December 15, except Sundays. Booking has already opened for the free counseling appointments being offered in Charlottesville over this period:

- Legal Aid Justice Center: call 434-220-1496 for weekday appointments
- JABA: call 434-817-5248 for weekday and some Saturday appointments

Insurance can also be arranged by going directly to the Marketplace via www.healthcare.gov or 1-800-318-2596, or through some insurance agents and brokers.

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Charlottesville For Reasonable Health Insurance is a grassroots healthcare consumer advocacy group formed in response to the tripling of premium prices in 2018. CRHI is currently disputing the Charlottesville rates in the Individual Market, and lobbies federal and state representatives for laws that provide everyone with comprehensive and affordable health insurance. The group has over 900 members and can be found on Facebook.