

Changes in Health Care

WHAT TO EXPECT IN 2018

NOVEMBER 1, 2017

Open Enrollment begins for all **Covered California** plans and all direct **Individual/Family** plans.

JANUARY 31, 2018

Open Enrollment ends for all **Covered California** plans.

IMPORTANT DEADLINES FOR HEALTH INSURANCE IN CALIFORNIA

DECEMBER 15, 2017

Open Enrollment ends for **Individual/Family** plans.

LAST DATE to enroll for coverage starting January 1st
for all Individual/Family plans including Covered California.

IMPORTANT UPDATES - INDIVIDUAL/FAMILY PLANS

- Over 253,000 Californians losing Anthem Individual/Family plans as of January 1, 2018.
- Over 23,000 Californians on Western Health Advantage losing access to UC Davis provider network as of January 1, 2018.
- Covered Ca adding a surcharge on Silver plans. You might save by enrolling direct!
- Cigna no longer offering individual/family plans as of January 1, 2018.

IMPORTANT UPDATES FOR EMPLOYERS

- New regulations and enforcement prohibit employers from paying premiums for employees' individual/family plans.
- Employers who have at least one eligible full-time employee on payroll may qualify for a group plan under the Special Open Enrollment guidelines that allows employers to not pay any of the employee's premium and does not require a certain number of eligible employees to enroll.
- To enroll as a group under the Special Open Enrollment you must apply between November 15th - December 15th for a plan that will begin on January 1, 2018.

**Call us to see
if you qualify
as a Group for
the Special
Open Enrollment!**

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