



5 Things Health Insurance Shoppers Should Know for Open Enrollment

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CHICAGO, IL—(Marketwired – October 23, 2015) – Ten days before the national health insurance shopping season begins, [GoHealth](#), a leading private health insurance exchange, announces the top five things shoppers should know for a successful Open Enrollment Period. This information aims to help individual health insurance shoppers save money and experience a stress-free enrollment period.

1. New key dates

The national designated shopping season starts two weeks earlier than last year. It starts on November 1, 2015 and ends on January 31, 2016. To ensure your health benefits go into effect at the start of 2016, you must purchase a plan before December 15.

2. The uninsured fee is increasing

The flat fine for going uninsured is significantly more expensive. The fee in 2016 is \$695 or 2.5 percent of your income. Last year, it was \$325 or 2 percent of your income. To avoid the fine, enroll in health insurance before January 31.

3. Premium rates are rising

Premium rates nationwide are increasing by 4 percent on average. Changes to rates vary depending on location from a 10 percent *decrease* in Seattle to a 29 percent *increase* in Minneapolis.¹ You can likely avoid an increase if you switch to a different plan.

4. Financial assistance is available

Under the Affordable Care Act, the government is required to help people with low and middle incomes pay for their health insurance. Last year, four out of five shoppers received financial assistance, saving an average of \$3,250.²

5. Viable options exist beyond HealthCare.gov

While many shoppers instinctively go to HealthCare.gov or a state-run public exchange, there are other trusted places to shop. The federal government partnered with [private health insurance exchanges](#), like GoHealth.com, to help enroll Americans in subsidized health insurance. During the last Open Enrollment Period, the average call wait time for leading private exchanges was *less than 90 seconds* compared to 8 minutes for HealthCare.gov, so it is worth trying a private site.³

GoHealth's leadership is available for interviews related to health insurance shopping and the Affordable Care Act. Journalists should contact Elizabeth Fay, GoHealth Public Relations & Marketing Manager, at EFay@GoHealth.com or (312)784-7017 to request an interview.

About GoHealth:

GoHealth is a Chicago-based company that powers [GoHealthInsurance.com](#), a private health insurance marketplace that has helped more than 30 million consumers shop for coverage. With world-class technology and a team of licensed insurance advisors, GoHealth helps individuals and families obtain the right health insurance coverage. GoHealth enables consumers to easily compare and shop for a variety of brand-name health plans by phone and online at no cost to consumers. In 2013, the GoHealth Marketplace became the first private exchange to enroll consumers in subsidized health insurance under the Affordable Care Act. In addition to powering a private marketplace, GoHealth licenses technology solutions and provides business process outsourcing services related to individual health insurance. GoHealth was founded in 2001. For more information visit [GoHealthInsurance.com](#), follow us on Twitter at <https://twitter.com/GoHealthDotCom> and like us on Facebook at <https://www.facebook.com/gohealthinsurance>.

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Sources:

1. The Henry J. Kaiser Family Foundation: <https://kff.org/health-reform/fact-sheet/analysis-of-2016-premium-changes-in-the-affordable-care-acts-health-insurance-marketplaces/>
2. Centers for Medicare & Medicaid Services: <https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2015-Fact-sheets-items/2015-09-08.html>
3. Association of Web-Based Health Insurance Brokers (AWHIB): <https://finance.yahoo.com/news/association-based-health-insurance-brokers-120000284.html>

[Enrollment Key Dates](#)

About GoHealth:

As a leading health insurance marketplace, GoHealth's mission is to improve access to healthcare in America. Enrolling in a health insurance plan can be confusing for customers, and the seemingly small differences between plans can lead to significant out-of-pocket costs or lack of access to critical medicines and even providers. GoHealth combines cutting-edge technology, data science and deep industry expertise to match customers with the healthcare policy and carrier that is best for them. Since its inception, GoHealth has enrolled millions of people in Medicare and individual and family plans.