



## February 16, 2015 GoHealth Explains Health Insurance Options Available After Obamacare Deadline

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**Chicago, IL (February 16, 2015)** – GoHealth, the nation's leading private online exchange for individuals and families to shop and compare health insurance plans, announces coverage options available for people who missed the Affordable Care Act's national Open Enrollment Period which ended February 15.

### SHORT- TERM HEALTH INSURANCE

Short-term health insurance plans are a temporary coverage solution for people who missed the deadline and need health insurance to tide them over until the next national signup period in the fall.

#### Short-term coverage:

- Is available year round
- Is generally more affordable than major medical health insurance
- Protects against high medical expenses due to unexpected illnesses or accidents
- Does not guarantee coverage for pre-existing conditions or essential health benefits
- Does not protect against the Obamacare tax penalty

### MAJOR MEDICAL HEALTH INSURANCE

Certain life events may qualify someone for a Special Enrollment Period (SEP), allowing them to buy a major medical health plan that is typically only sold during the national Open Enrollment Period. In order to be eligible, a person must have a qualifying life event, such as losing employer-sponsored coverage, getting married, or moving to an area with different health insurance options.

#### Outside of Open Enrollment, major medical health insurance:

- Is only available with a qualifying life event
- Is only available during an SEP, typically lasting 60 days
- May use federal tax subsidies to lower costs
- Guarantees coverage for pre-existing conditions and essential health benefits
- May protect against the Obamacare tax penalty

"People who opted not to enroll in health insurance during Open Enrollment may be susceptible to a fine for not having coverage. However, paying the fine does not eliminate the need for health insurance; they will be responsible for the entire cost of health care services," says Clint Jones, CEO of GoHealth. "Fortunately, there are still health insurance options available to bring people peace of mind and financial security."

The next Open Enrollment Period is October 15, 2015 to December 7, 2015. To learn more about the health insurance options available today, please visit [GoHealthInsurance.com](http://GoHealthInsurance.com) or call (888) 322-7557.

#### 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.