



For Immediate Release

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Consider Insurance Needs Carefully During Health Insurance Marketplace Open Enrollment

Jackson –Commissioner of Insurance Mike Chaney reminds Mississippians that the key to choosing the right plan during the Health Insurance Marketplace open enrollment is knowing what your health insurance needs are. Open enrollment for individual health insurance plans runs November 15 through February 15, 2015.

During this time period, anyone seeking health insurance coverage can sign up online through the federally facilitated Health Insurance Marketplace, Healthcare.gov.

“Take the time to carefully examine what your health care coverage needs are and make sure the plan you choose meets those needs,” Chaney said.

Earlier provisions introduced last year such as guaranteed issue for everyone regardless of health conditions, no lifetime benefits on essential benefits, and subsidies for those who qualify will remain in effect in 2015. Plan enrollment can be completed through the online Health Insurance Marketplace Healthcare.gov. Subsidies are only available to those who qualify and enroll online through the Marketplace.

Small businesses can purchase health insurance for their employees through Mississippi’s state-run Small Business Health Options Program (SHOP) called *One, Mississippi*. The SHOP marketplace was created for, and is available to employers with 50 or fewer full-time-equivalent employees. This is an optional marketplace, and if an employer plans to use SHOP, they must offer coverage to all full-time employees, generally those working 30 or more hours per week on average. Those businesses enrolling in SHOP coverage may qualify for a tax credit.

For more information regarding open enrollment through the Health Insurance Marketplace consumers may call the federal Marketplace Call Center at 1-800-318-2596. For any small business seeking additional information on the *One, Mississippi* SHOP, they can go to the website at www.onemississippi.com or call the Mississippi Insurance Department at 800-562-2957.

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