



For Immediate Release

December 10, 2015

Commissioner Mike Chaney Reminds Mississippians about December 15 Open Enrollment Deadline

Jackson- There is just a brief time left for Mississippians who want their new or updated health insurance coverage through the Federally Facilitated Health Insurance Marketplace to start January 1. To have coverage start at the beginning of the year they must be enrolled or change plans by December 15, 2015, less than one week from today, Commissioner of Insurance Mike Chaney reminded Mississippi consumers today.

The Federally-Facilitated Health Insurance Marketplace is an online option to buy individual private health insurance coverage. If you don't have health insurance through an employer, Medicare, Medicaid, the Children's Health Insurance Program (CHIP), or another source that provides qualifying coverage, the Marketplace can help you get covered. Open enrollment for 2016 individual health insurance coverage in the Marketplace began November 1, 2015, and ends January 31, 2016.

"Many people in Mississippi will qualify for financial assistance toward their premium cost. Financial assistance is based on gross yearly income and household size," Chaney said

During open enrollment, you can browse and compare health insurance plans and prices available before you decide to purchase a plan. You can also change your plan choice at any time during the open enrollment period.

The penalty for not having adequate health insurance coverage increases in 2016. Unless you qualify for an exemption, you may have to pay 2.5% of your household income or \$695 per adult when you do your income taxes.

Currently three companies are offering policies through the Federally Facilitated Marketplace for Mississippi: Humana Insurance Company, UnitedHealthcare of Mississippi, Inc., and Ambetter of Magnolia, Inc.

When you apply for Marketplace health insurance coverage, you'll need to provide details about your household, income, and any coverage you currently have. You can submit an application online, over the phone or by mail. To learn more about obtaining health insurance coverage through the Health Insurance Marketplace please visit <https://www.healthcare.gov/> or call 1-800-318-2596.