FAQs on Affordable Care Act Open Enrollment

What is the Affordable Care Act (ACA)?
The Patient Protection and Affordable Care Act (sometimes called the Affordable Care Act or Obamacare) is a statute enacted in 2010 that made major changes in healthcare. Major features of the Affordable Care Act require most health insurance companies and the plans they offer to:

- Provide health coverage regardless of pre-existing conditions.
- Help consumers understand their health coverage benefits and financial responsibilities.
- Refrain from canceling health coverage after they’ve already agreed to cover consumers, as long as any premiums are paid.
- Offer a core comprehensive set of benefits.
- Prohibit annual and lifetime dollar limits on coverage of essential health benefits (EHB).

How does health insurance work?

- Health insurance is a contract.
- You compare available plans, choose a plan, and enroll during the Open Enrollment period.
- You pay a monthly premium and other costs (or Insurance Assistance Program [IAP] pays it for you).
- The insurance company pays a predetermined part of your healthcare expenses and you pay part.
- You get access to health care.
- See Insurance Terminology to better understand what some insurance terms mean that will affect your coverage and what you pay.

When can I enroll in an ACA plan?
For the January 1, 2020 to December 31, 2020 coverage period, Open Enrollment is only from November 1, 2019 to December 15, 2019. Plans for ACA are available one year at a time. If you were enrolled in 2019, you will need to re-enroll.

Can I go onto the marketplace and sign up for a plan myself?
Yes, you can go online and sign up beginning November 1, 2019, but in order to get the Insurance Assistance Program (IAP) to assist with premium payments, copays, and deductibles, you will have to enroll in a Qualifying Health Plan (QHP) so it is important to wait until the list of QHPs comes out before enrolling in a plan for 2020. This may not happen until the day of or up to one week after Open Enrollment begins to allow the Tennessee Department of Health time to review and select plans.

What is a Qualifying Health Plan (QHP)?
The TDOH approves a list of Silver Plans available through the Marketplace for which Insurance Assistance Program (IAP) is able to offer assistance. If you select a plan that is not approved, you will not be eligible for premium assistance through IAP.

What happens if I don’t enroll during Open Enrollment?
If you do not enroll in this time period, you will not be able to sign up for an ACA plan for 2020 unless you have a qualifying event that makes you eligible for a Special Enrollment Period (SEP). A qualifying event includes things, such as, losing your job, aging out of your parent’s insurance, having a baby, etc. Once enrolled, changes to your plan cannot be made during the year once the Open Enrollment period closes, unless there is a qualifying event.

How can I enroll in an ACA insurance plan?
You can enroll online at www.healthcare.gov or with the assistance of your Medical Case Manager. You can schedule an appointment with your MCM or call the IAP ACA Support Line at 844-801-2854 if you do not have an MCM. If you have any questions on which plans best fit your needs and to ensure you are selecting a Qualifying Health Plan, please make sure you contact your MCM.

What information do I need to provide in order to enroll in an ACA plan?
In order to enroll for a plan on the Marketplace, you will need to provide information, such as your mailing address, information on any dependents you claim on your taxes, and your household income. If you do not have an exact number for your income, you can estimate this and update this as needed. You can speak with your MCM about what documentation you need to bring with you to sign up for a plan.