

STATE OF OHIO
DEPARTMENT OF INSURANCE
COMMUNICATIONS OFFICE

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Department of Insurance Urges Ohioans to Enroll Now for Health Insurance

Ohioans with pre-existing or chronic conditions may obtain affordable coverage

COLUMBUS — For Ohioans who have no health insurance, now is the time to enroll. A health care reform law that went into effect January 1 makes it more affordable for new applicants with pre-existing conditions to enroll in a health insurance plan, making it important for Ohioans to act now.

“I urge any uninsured Ohioan who has not been able to afford health coverage because of chronic or pre-existing conditions to take advantage of health insurance options now,” said Ohio Department of Insurance Director Mary Jo Hudson. She urges Ohioans to use the resources provided by the Department to both shop for coverage and understand how to enroll in a plan.

Here are some important things to know about the Open Enrollment Health Insurance Program:

How much are the monthly premiums?

There are many participating insurers in the program that offer the required “basic” or “standard” individual coverage. The standard plan provides more coverage and is more expensive. Visit on the Open Enrollment Health Insurance Program Toolkit at www.insurance.ohio.gov to view sample open enrollment premiums and click on the individual company links for a personalized premium quote.

What factors can be considered in setting open enrollment rates?

Insurers may not take health history into account when setting rates, but Ohio law continues to allow them to consider a person’s age, gender and place of residence. Because the new law limits the ability of insurers to consider health status, coverage may be more affordable.

Do the new premium rate limitations apply to in-force policies?

Yes. The rate limitations will apply to new and existing individual open enrollment policies. Existing open enrollment policies will be subject to the new rating restrictions upon renewal of the policy.

How do I enroll in coverage during the open enrollment process?

Contact the Ohio Department of Insurance at 1-800-686-1526 or visit the toolkit at www.insurance.ohio.gov for a list of insurers and contact information. The insurers

began open enrollment on January 1, 2010. Once you have chosen the plan that best fits your needs, apply early as applications are taken on a first come basis.

Is there a deadline to enroll into open enrollment coverage?

Certain insurance consumers who have lost their coverage need to secure new insurance within 63 days in order to get immediate coverage without pre-existing exclusion.

More Information:

Shop around to compare plans and monthly premiums. Although, rates are expected to decrease, coverage may still be considered expensive.

Work closely with your insurance agent and insurer and contact them with questions.

When an insurer meets its quota of people enrolled in coverage through open enrollment, the insurer is not required to accept additional applications until the insurer falls below the quota.

The Department closely monitors the marketplace to ensure insurers are following the new rate-cap requirements. If you feel you have been misquoted a rate, confirm with the insurer that it's indeed accurate and visit the insurer's sample rate on the Department's web site.

Contact the Department at 1-800-686-1527 if you suspect suspicious and misleading sales activity.

Be sure to visit the Department's Open Enrollment Health Insurance Program Toolkit at www.insurance.ohio.gov to learn the eligibility requirements, review fact sheets, FAQs, for company contact and sample rate information and to listen to a podcast on the topic. You can also call the Department's toll-free consumer hotline at 1-800-686-1526 for information and assistance.

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