



**FOR IMMEDIATE RELEASE**  
October 19, 2017

**Contact Information:**  
**Carrie Field**  
**(231) 347-5326**  
**c.field@nwhealth.org**



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### **Health Insurance Marketplace opens November 1**

Open Enrollment for 2018 health insurance is right around the corner! Starting November 1, you will have 6 weeks to sign up for health insurance for 2018 through HealthCare.gov, the Health Insurance Marketplace. You can get a Marketplace plan if you don't have Medicaid, Medicare, or affordable coverage from an employer.

The Health Department of Northwest Michigan has trained assisters who can walk you through the process of applying for health insurance. Assistance is free of charge and available to all. "In the past year, we've connected over 350 eligible individuals and families to health insurance," said Nichole Flickema, community health coordinator for the Health Department of Northwest Michigan. For help applying, call the health department at 1-800-432-4121.

Flickema pointed out that even though the Marketplace has been available for several years, not everyone knows what it offers. "A lot of people don't realize they qualify for savings, or that they can get a Marketplace plan if insurance coverage through their employer is considered unaffordable." Over 8 in 10 people who apply for insurance through the Marketplace are eligible to save based on their income.

"Another great thing about these plans is the preventive services they provide. You don't have to pay any out-of-pocket costs for things like screenings, shots, and birth control," said Flickema. Plans on the Marketplace offer a range of prices and coverage levels, but all of them cover essential health benefits, in addition to the free preventive services. Some of these benefits are prescription drugs, hospitalization, pregnancy and maternity care, and care for mental health and substance use disorders.

Flickema warned there was one more thing everyone needs to know: "If you don't enroll before December 15, you won't be able to sign up for a health insurance plan from the Marketplace unless you experience a qualified life event. If your healthcare isn't covered by an employer, Medicaid, or Medicare, now's the time to go to HealthCare.gov to look through your options and find out how much you're eligible to save." For those who purchased insurance from the Marketplace last year, Open Enrollment is the time to double-check your information and make sure you're all set for the coming year. Before November 1, you can visit HealthCare.gov to find Marketplace tips and a checklist of documents you'll need for enrollment.

Flickema said access to health insurance can make a drastic difference in people's lives. "Last week, a man called to tell us he was able to get the care he needed for the first time in years, because we helped him get insurance. He was in tears."

The Health Department of Northwest Michigan is mandated by the Michigan Public Health Code to promote wellness, prevent disease, provide quality healthcare, address health problems of vulnerable populations, and protect the environment for the residents and visitors of Antrim, Charlevoix, Emmet, and Otsego counties. For more information about the Health Insurance Marketplace, please visit [HealthCare.gov/blog](https://www.healthcare.gov/blog) or call the Health Department of Northwest Michigan at 1-800-432-4121.