

Enrollment on Delaware's Health Insurance Marketplace up More Than 6% for Coverage in 2020

NEW CASTLE (Dec. 23, 2019) – With a new reinsurance program driving down the cost of monthly premiums, enrollment on Delaware's Health Insurance Marketplace increased more than 6% during the open enrollment period that ended earlier this month.

Open enrollment began on Nov. 1 and ended Dec. 17, after the U.S. Department of Health and Human Services extended the sign-up period by two days because of technical glitches on Dec. 15, the final scheduled day to buy coverage. Through Dec. 17, a total of 23,981 Delawareans had signed up for 2020 coverage through the marketplace, an increase of 6.3% from a similar period last year, when a total of 22,562 people enrolled. Nationally, enrollment declined slightly to 8.3 million, or a drop of about 2.4% from 2018.

For those who enrolled by Dec. 17 and paid their first premium, coverage will begin Jan. 1, 2020.

"We are pleased that an increased number of Delawareans decided to buy coverage through Delaware's Affordable Care Act health insurance marketplace," Governor John Carney said. "Since the ACA was implemented, we have nearly cut the uninsured population in half in our state. That is another important step in moving us to a stronger and healthier Delaware."

Under Delaware's new reinsurance program, a portion of high-cost health care claims that drive up insurance rates for everyone will be reimbursed through a \$27 million fund, using

a mix of federal funding and assessments collected by the Delaware Department of Insurance from health insurance carriers. With the reinsurance program in place, the sole insurer on Delaware's marketplace reduced premiums for 2020 on average by 19%. It was the first time that premiums declined since the marketplace opened for enrollment in 2013.

"I am grateful to Governor Carney, the General Assembly, the Congressional Delegation, the Department of Insurance and many other community partners in supporting the reinsurance program for our state, which drove down the cost of premiums on Delaware's marketplace," said Department of Health and Social Services (DHSS) Secretary Dr. Kara Odom Walker, a practicing family physician. "As a physician, I know that having coverage makes a big difference for people because they have that critical connection to quality health care."

For 2020, Highmark Blue Cross Blue Shield of Delaware is the only insurer on Delaware's marketplace, offering a total of eight plans for individuals and families – two gold plans, two silver, three bronze and one platinum. The metal categories are based on how enrollees choose to split the costs of care with their insurance company. Two insurers – Delta Dental of Delaware, Inc., and Dominion Dental Services, Inc. – offer a total of 11 stand-alone dental plans, six with a low actuarial level (70 percent) and five with a high actuarial level (85 percent).

With the end of open enrollment, Delawareans can enroll in coverage only if they experience a life event that qualifies them for a special enrollment period. Among the many qualifying life events are birth or adoption of a child, a permanent move, loss of other coverage through a job, and marriage or divorce. In addition to the health insurance marketplace, some Delawareans might be eligible for coverage through Delaware's expanded Medicaid program, which is open year-round. More than 10,000 Delawareans have received coverage under the Medicaid expansion. To be screened for

eligibility or to apply for Medicaid benefits, go to Delaware ASSIST.