

Open Enrollment for Delaware's Health Insurance Marketplace

NEW CASTLE (Nov. 1, 2021) – As the COVID-19 pandemic continues, Delawareans seeking health insurance, especially those who have lost coverage, can shop for 2022 coverage through the Health Insurance Marketplace. Enhanced federal subsidies, which began earlier this year under the Biden administration, will continue for 2022. The subsidies have helped to reduce consumer costs by as much as 40%.

The marketplace's ninth open enrollment period started today, Nov. 1, and ends Saturday, Jan 15, 2022, at www.HealthCare.gov, where consumers can renew existing coverage or sign up for a new plan. Coverage for enrollees who sign up by Dec. 15 and pay their first month's premium will take effect Jan. 1, 2022.

Individuals who don't act by Jan. 15, 2022, cannot get coverage for 2022 unless they qualify for a Special Enrollment Period based on circumstances such as a loss of qualifying health coverage, change of income, becoming a parent, or other qualifying factors.

Monthly premiums for 2022 plans in Delaware will be 3% higher on average than the 2021 plans, Insurance Commissioner Trinidad Navarro announced in August. Highmark Blue Cross Blue Shield Delaware is the sole health insurer offering plans on Delaware's Health Insurance Marketplace. Enrollees will choose one of 13 Highmark plans or they will be re-enrolled automatically in a plan similar to their current one.

This year's single-digit increase in premiums follows decreases the last two enrollment years, totaling more than 19%. Those base premium reductions and the overall stability

of Delaware's Health Insurance Marketplace reflect continued federal approval of Delaware's reinsurance program. The program has lowered health insurance premiums for plans sold in the individual insurance market by partially reimbursing insurers for high-cost health care claims through a fund that uses a mix of federal funding and assessments collected by the Delaware Department of Insurance from health insurance carriers. Because the insurers' claims costs are lower, the insurers can reduce the cost of premiums or limit increases.

In addition, the Biden administration has made increased access to health insurance and affordability a priority by using American Rescue Plan Act funds to increase tax credits and expand subsidies further into the middle class. For instance, a family of four (both parents in their 40s) making \$50,000 are eligible for a credit of roughly \$16,500, compared with \$14,300 previously. A majority of Delaware marketplace enrollees will be eligible for financial assistance, which can help reduce the cost of monthly premiums and/or deductibles, and lower out-of-pocket health care costs.

Through last year's Open Enrollment and a Special Enrollment Period held earlier this year for people who lost coverage because of the pandemic, about 30,000 Delawareans now have coverage through Delaware's Health Insurance Marketplace.

Federal tax credits are available for those whose household income is between 138% and 400% of the Federal Poverty Level. For 2022 coverage, that's between \$17,775 and \$51,520 for an individual, or between \$36,570 and \$106,000 for a family of four. For coverage in 2021, about 81% of enrollees in Delaware were eligible for tax credits, which help reduce the cost of the monthly premium.

"All Delaware families need access to affordable, quality health care," said Governor John Carney. "Delaware's reinsurance program has stabilized premiums on the marketplace and the Biden administration has enhanced federal

subsidies to make coverage even more affordable, even reaching into the middle class. As we continue to battle COVID-19, having access to affordable coverage is especially critical. I particularly encourage small-business owners, independent contractors and individuals who don't have access to health insurance through an employer to check out the plans available on Delaware's marketplace."

Plans on the marketplace are spread among metal-level categories – bronze, silver, gold, platinum and catastrophic – and are based on how enrollees choose to split the costs of care with their insurance company. Bronze plans have low monthly premiums but high costs when you need care; gold plans have high premiums but lower costs when you need care. In a silver plan, the insurer pays about 70% of medical costs and the consumer pays about 30%. Consumers who pick silver health care plans might also qualify for additional savings through discounts on deductibles, copayments, and coinsurance. In Delaware, about 25% of current enrollees qualify for cost-sharing reductions. For any marketplace plan in 2022, individual consumers can't pay more than \$8,700 in out-of-pocket medical costs and families can't pay more than \$17,400.

For 2022, Highmark will offer 13 plans for individuals – four gold plans, three silver, three bronze, two platinum and one catastrophic. Two dental insurers – Delta Dental of Delaware, Inc. and Dominion Dental Services, Inc. – will offer a collective 12 stand-alone dental plans on the marketplace, seven with a low actuarial level (71.6%) and five with a high actuarial level (84.2%).

All plans offer essential health benefits such as coverage of pre-existing conditions, outpatient care, emergency services, hospitalization, prescription drugs, mental health and substance use disorder services, lab services, pediatric services, birth control and breastfeeding coverage, and COVID-19 vaccines, including any necessary boosters. In

addition, coverage cannot be terminated due to a change in health status, including diagnosis or treatment of COVID-19.

“Providing access to high-quality, affordable health care is one of the ways that we can improve the overall health and well-being of Delawareans,” said Department of Health and Social Services Secretary Molly Magarik. “We are grateful to President Biden and our Congressional Delegation for enhancing federal subsidies to help people pay their monthly premiums. I urge everyone to take another look at the affordability of the plans on Delaware’s Health Insurance Marketplace and look at how the coverage can fit into your family’s budget. Finally, with community transmission of COVID-19, we know how important having coverage is for Delawareans, especially those with chronic conditions or in other vulnerable circumstances.”

This year’s slight increase in premiums comes as the market has stabilized after a significant reduction over 19% over the past two years, said Insurance Commissioner Trinidad Navarro. “Now, more than ever, it is vital that every resident can afford the insurance they need for their families. With our work towards lower rates in recent years and the assistance of the American Rescue Plan, plans are more accessible than ever before. More than 20 percent of Delaware Marketplace participants were enrolled in a plan costing \$10 or less a month in the past year.”

Assistance for Delaware enrollees

Consumers can go to [HealthCare.gov](https://www.healthcare.gov) or [CuidadodeSalud.gov](https://www.cuidadodesalud.gov) now to explore their options for 2022 coverage, and they can enroll anytime between Nov. 1 and Jan. 15, 2022.

Delawareans who need help enrolling in coverage will have access to free in-person assistance from federally funded and trained specialists at Westside Family Healthcare (statewide) and Quality Insights, Inc., (New Castle and Sussex counties)

and by certified application counselors at Henrietta Johnson Medical Center in Wilmington and La Red Health Center in Georgetown. Westside and Quality Insights each received federal funding for navigators to help people enroll for coverage.

State-licensed insurance agents and brokers are also available to help individuals re-enroll and to help employers update their coverage, at no extra charge.

For more information, go to www.ChooseHealthDE.com. You can enroll in marketplace coverage at HealthCare.gov or by calling 1 (800) 318-2596 (TTY: 1-855-889-4325).

According to the U.S. Department of Health and Human Services (HHS):

- Delaware's total open enrollment for 2021 (25,320) increased about 5.6% over the previous year.
- About 81% of Delaware's marketplace enrollees receive financial assistance to help pay their monthly premiums and/or deductibles and co-pays.
- The overall average monthly premium in Delaware is \$675, with the average premium reduced to \$211 per month after tax credit. For the 81% of
- Delawareans who receive financial assistance, the average premium after tax credit is \$119 per month.
- Among the 25,320 people who signed up during last year's open enrollment, about 80% were re-enrollees and 20% were new enrollees.
- Financial help is available for individuals with annual incomes up to \$51,520; for a family of four the income limit is \$106,000.
- About 74% of Delaware's enrollees signed up during the final three weeks of open enrollment in 2020.

The 11-year-old Affordable Care Act (ACA), which created the Health Insurance Marketplace, allows states to waive certain

ACA requirements in order to customize their health insurance systems while retaining the basic protections of the ACA. In August 2019, Governor Carney signed legislation codifying various ACA consumer protections into state law and ensuring that if the ACA is ever repealed or changed, its consumer protections will remain in effect in Delaware. This includes provisions such as guaranteed-issue coverage (regardless of medical history), coverage for essential health benefits, a ban on lifetime and annual benefit maximums, limits on out-of-pocket costs, and rules regarding the factors that insurers can use to set premiums.

Support from Congressional Delegation

Delaware's U.S. senators and representative urged uninsured Delawareans to find out what's available for them on the marketplace.

"No one should be without affordable, quality health insurance and starting Nov. 1, Delawareans are eligible to sign up for a plan that meets their needs and budget," said U.S. Sen. Tom Carper. "Especially during a pandemic, I encourage everyone to visit [HealthCare.Gov](https://www.healthcare.gov) or seek free help from our many health insurance navigators and get covered without delay!"

"Affordable and comprehensive health insurance is critical, especially during a pandemic and nearing the height of flu season," said U.S. Sen. Chris Coons. "Open enrollment is an opportunity for Delawareans to review and update existing health care plans or look for new coverage that best meets your needs. I'm encouraging everyone, whether you've got health coverage or not, to visit Delaware's Health Insurance Marketplace to review coverage options and explore financial assistance that may be available before January 15."

"In the midst of a pandemic, we've been starkly reminded of the importance of health insurance. That's why I join with my colleagues and partners in telling Delawareans that November

1st marks the beginning of the open enrollment period for the Affordable Care Act,” said U.S. Rep. Lisa Blunt Rochester. “Experts and navigators will be on hand to help Delawareans select the plan that works best for them and their families and I encourage everyone to visit [HealthCare.Gov](https://www.healthcare.gov) to find out more and enroll.”

In addition to the Health Insurance Marketplace, some residents might be eligible for coverage through Delaware’s expanded Medicaid program, which is open year-round. More than 10,000 Delawareans receive coverage under the Medicaid expansion each year. To be screened for or to apply for Medicaid benefits, go to [Delaware ASSIST](#). Note: As of Oct. 1, 2020, dental care is included in coverage for adult Medicaid enrollees in Delaware.

Both the Health Insurance Marketplace and the Medicaid expansion have helped to reduce Delaware’s uninsured rate, decreasing from 10% in 2008 to 6.6% in 2019, according to the Census Bureau. That decline includes Delawareans who could not get coverage before the Affordable Care Act because of pre-existing conditions.