

# HOW AND WHEN TO FIND A NEW HEALTH INSURANCE COMPANY

If you don't get health insurance through your employer or your spouse, you probably buy it yourself and you might even use the marketplace on [healthcare.gov](https://www.healthcare.gov). But if you're new to buying your own health insurance, you're probably wondering how to go about looking for a health care provider. When should you start looking for one and how do you know when you've found the right one?

## WHEN CAN YOU ENROLL?

Most people have to sign up for a plan during the general enrollment period, which is November 1st until December 15th. After that, they can't get insurance, with a few exceptions.

If they have a group plan, those plans usually have their own enrollment periods, but again, if you don't enroll within that period, you're out of luck. Anyone buying insurance through the marketplace might be able to buy it outside of the normal enrollment period, but only if they have experienced certain life events that qualify them for special enrollment.

## ENROLLING OUTSIDE THE NORMAL ENROLLMENT PERIOD

"It's typically because you are losing your employer's coverage, either voluntarily, or involuntarily. That's the big one I see," said Chris Hanson, Senior Employee Benefits Consultant at Hanson Benefits, which is a division of R&R Insurance. "If you are retiring from an employer and you're not 65 yet, that would be a qualifying event." Hanson has seen clients who use the marketplace to buy insurance to cover that gap between when they retire and when they turn 65.

Those clients also have the option of using COBRA to help fill some or all of that gap, depending on how early they retire. If their COBRA runs out before they turn 65, that would also count as a qualifying event to buy insurance outside of the normal enrollment period and Hanson said she has recently helped people with that challenge.

People who get health insurance from their spouse's employer might need to look for their own health insurance if they're getting divorced. If their spouse's employer is eligible for COBRA (meaning they have at



Chris Hanson

least 25 employees), then they can take COBRA after the divorce, but they'll need to find another provider of health insurance before that COBRA runs out.

"You could be moving into the state from another state, and maybe you had coverage through the marketplace that's either federally funded or joint between the federal and the state, or just a state-run marketplace," said Hanson. "The health plans on the marketplace are really geared towards the counties that you live in and the region, so moving gives you a qualifying event to purchase coverage in your new county and state of residence."

Other life events such as getting pregnant, getting married, getting

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**The Weidner Center** held its 25th Anniversary and Vision Announcement with the 2018-2019 line up announcement on May 24 at the Weidner Center in Green Bay.



Nancy and Joe Schiegg



Kelli Strickland and Robyn Davis



Maureen Frieberg and Linda Alexander



Andrew Kruse, Frank Hermans and Diane Nagy



Megan Borchardt and Jeff Entwistle

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divorced, having a baby, becoming a dependent, experiencing a death, experiencing a change in income, getting denied Medicaid or CHIP, gaining citizenship, and getting released from incarceration could all qualify as valid reasons to get health insurance outside of the normal enrollment period.

### **MEDICARE**

Keep in mind that there's a different enrollment period for Medicare, which is October 15th to December 7th. That means that, for people who supplement their Medicare with another form of health insurance, they're going to have to apply for Medicare during that enrollment period and then apply for health insurance a month later.

The rules of applying for Medicare still apply for those who are about to turn 65, which is worth keeping in mind. "Some people who are 64 years old can apply for Medicare if the time period is 90 days before the first of their birth month," said John Ulness, one of the owners of Ulness Health Insurance and Wellness.

### **GET HELP**

"Be aware of costs and know to shop around and ask questions on what things cost and what you really need, because it's complicated and it can be very frustrating," said Ulness.

Hanson noted that many of her clients wouldn't even have known how to update their information to the marketplace so they could shop for coverage without her help. "You are far better served to work with an agent who is licensed to sell and represent the carriers in the state to help you navigate health care than to do it on your own," said Hanson. **W**