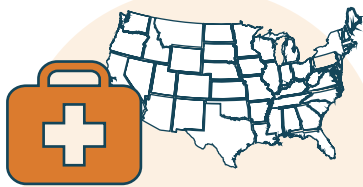


2020 Coverage Update

Open Enrollment Period: November 1st - December 15th



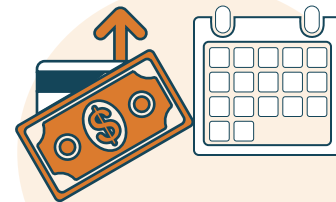
More Carrier Options

For the first time in several years, carriers are expanding into new service areas in a significant way. Many carriers have announced expansions into new states and/or counties, meaning more coverage options for you in 2020!



No Penalty for ACA-Alternatives

There will be no federal tax penalty for failing to enroll in Affordable Care Act (ACA)-compliant coverage for 2020. This means that lower-cost product options, such as short-term medical, limited medical, and other ancillary plans,¹ can be enrolled in without the threat of a federal tax penalty for failing to secure ACA-compliant coverage.²



Rate Changes

Many carriers haven't filed major premium increases for 2020, signaling stabilizing prices in the ACA market. While some customers may still see increases, indications are that they will not be widespread.³

THE GOOD NEWS

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If you live in an area with limited health insurance options, find the premiums too expensive, or your doctor isn't in-network, traditional health insurance isn't your only option. Plans like short-term medical or limited medical may offer other benefit options at typically much lower costs. Short-term medical coverage has also been extended to 364-day coverage terms in some states. A licensed agent can also help determine if you're eligible for cost-share reductions and premium tax credits.

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¹ Some plans available may not meet the Minimum Essential Coverage requirements as mandated by the ACA or cover pre-existing conditions. Consult with a licensed agent for details. ² A small number of states implemented their own state individual mandate penalty to replace the repealed federal individual mandate penalty. Consult with a licensed agent for details. ³ <http://acasignups.net/rate-changes/2020>