

Arkansas Insurance Department

Mike Beebe
Governor



Jay Bradford
Commissioner

CONSUMER ADVISORY

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Open Enrollment for Marketplace Health Plans Begins Saturday

LITTLE ROCK, ARKANSAS (November 14, 2014) – Arkansas Insurance Commissioner Jay Bradford today urged Arkansans in need of health insurance to learn about their options in the Health Insurance Marketplace.

Open enrollment for Qualified Health Plans sold through the Marketplace begins Saturday and ends February 15, 2015.

“Now is the time for Arkansas consumers to take stock of their health insurance needs,” Bradford said. “The Health Insurance Marketplace in Arkansas offers a variety of plans that meet each consumer’s needs and feature the Essential Health Benefits at competitive prices. It’s important to note that enrolling in a Marketplace plan is the only way to receive a federal income tax credit to help pay your monthly premiums.”

Consumers may learn more about their options through the revamped federal website <https://www.healthcare.gov/>. Arkansans may view the different plans and prices available in their areas.

To further help consumers, Bradford said the Arkansas Insurance Department is providing a new tool on its website which features an easy-to-read chart listing premiums, benefits, deductibles, co-payments and other details of plans. That tool can be found at <http://ahc.arkansas.gov/>.

On average, Arkansans with Marketplace plans in 2014 pay \$94 a month out of pocket toward their premiums and receive a monthly tax credit of \$293 toward their premiums.

(more)

“Except in special circumstances, consumers may enroll in Marketplace plans only during open enrollment,” Bradford said. “So, it’s extremely important that Arkansans in need of health insurance educate themselves to make the best choices for their situation.”

Each Marketplace plan contains the Essential Health Benefits required under the Affordable Care Act. Those are Outpatient Services, Hospitalization, Emergency Services, Maternity and Newborn Care, Mental Health and Substance Use Disorder Treatment, Prescription Drugs, Rehabilitative and Habilitative Services/Devices, Laboratory Services, Preventive, Wellness, and Chronic Disease Management, and Pediatric Services.

Through October, 44,140 Arkansans had enrolled in Marketplace plans for 2014, the first year the plans were available.

Marketplace plans are sold by private health insurance carriers. Those carriers for Arkansas are: Arkansas Blue Cross Blue Shield, Blue Cross Blue Shield Multi-State, Celtic Insurance Company (doing business as Ambetter Arkansas), QCA Health Plan Inc., and QualChoice Life and Health Insurance Company Inc.

Altogether, rates for all Marketplace consumers in 2015 are projected to drop, on average, by approximately 2 percent from 2014. Also, in 2015 there will be more competition with five carriers (up from four in 2014). All carriers plan to serve all areas of the state.

“My staff at the Insurance Department is more than happy to answer questions from consumers who need more information,” Bradford said.

Consumers may contact the Arkansas Health Connector Resource Center at the Insurance Department at 1-855-283-3483 or AID.Info.AHCD@arkansas.gov. The federal call center is available to help consumers at 1-800-318-2596.

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