

# 5 things you need to know about healthcare coverage during open enrollment



(BPT) - It's that time of year again — open enrollment for healthcare coverage. While finding the right plan may seem confusing, there are more resources and ways to find reduced-cost coverage than ever before. If you're currently uninsured or your coverage doesn't meet your needs, now is a good time to explore available options to save money and reduce stress about your healthcare.

Here are 5 things you need to know to help you find the best healthcare coverage for you.

## 1. Healthcare exchange subsidies can help pay for coverage

The health insurance exchanges (sometimes referred to as the healthcare marketplace) provide access to enroll in health plans for individuals and families.

Millions of Americans are eligible for advance premium tax credits that allow them to purchase coverage with no premium, or lower premiums than they currently pay, depending on their income. In fact, 4 out of 5 people who enroll in reduced-cost coverage through the health insurance exchange can find a plan for \$10 or less per month<sup>[1]</sup>.

On certain plans, some people may also qualify for another form of subsidy called Cost-Sharing Reductions (CSRs), depending on income, which reduce how much you have to pay out-of-pocket toward deductibles, coinsurance and copayments.

## 2. There are various, affordable coverage options

More people qualify for reduced-cost coverage through the health insurance exchange than ever before. To be eligible for coverage under the Affordable Care Act, you must live in the U.S., be a U.S. citizen or national, and cannot be incarcerated. If you are offered healthcare coverage through your employer, it is up to you to decide between that coverage or plans offered on the exchange. You can compare them to see which is better for your situation. Keep in mind that, if you qualify for affordable coverage through your employer, you will not be eligible for financial assistance to purchase a plan on the exchange. Also, if you qualify for Medicare or Medicaid, those options may be a better fit for you.

## 3. The open enrollment period is November 1 through January 15

You'll have more time to shop for 2022 health coverage with an extended open enrollment period, which began November 1, 2021 and ends January 15, 2022, in most states. However, enrollments need to be completed by December 15, 2021 to have coverage begin on January 1, 2022. Enrollments completed between December 16 and January 15 will have coverage effective from February 1, 2022.

If you experience a life change such as unemployment, you may be eligible to enroll for coverage outside this open enrollment period.

## 4. You can find multiple options through UnitedHealthcare

Healthcare is a personal decision, and your needs may change over time. The best way to choose a plan is to review the last couple of years, and ask yourself:

- Did you have many prescriptions and doctor visits?
- What did you pay for medications and medical services?
- What physicians and hospitals are in your area's network?

Many plans (including UnitedHealthcare Individual and Family plans) offer 24/7 virtual visits for urgent, primary and specialty care at no additional cost, plus wellness and other value-added benefits. UnitedHealthcare is offering new benefits for the 2022 plan year, which may include \$0 primary care, dental and vision coverage, prescriptions as low as \$3 and complimentary digital fitness classes on some plans.

"We're including a number of benefits this year to meet the needs of all individuals," said Marcus Robinson, national vice president, UnitedHealthcare. "Whether you're looking for low-cost prescriptions, wanting no-cost access to fitness classes, managing a chronic condition or searching for a more convenient way to connect with a provider, we've got you covered."

## **5. It's easy to get started**

Most areas have experts and licensed agents available that speak multiple languages to help you enroll in the best plan for you and your family's needs. Learn more about coverage options at [UHCExchange.com](https://www.uhcexchange.com), or call 1-800-806-0451 (TTY 711) to speak with a licensed agent about UnitedHealthcare plans in your area.

*Medical plan coverage offered by UnitedHealthcare of Arizona, Inc. in AZ, Rocky Mountain Health Maintenance Organization, Incorporated in CO, UnitedHealthcare of Florida, Inc. in FL, UnitedHealthcare of Georgia, Inc. in GA, UnitedHealthcare of Illinois, Inc. in IL, UnitedHealthcare Insurance Company in LA, TN and AL, Optimum Choice, Inc. in VA and MD, UnitedHealthcare Community Plan, Inc. in MI, UnitedHealthcare of North Carolina, Inc. in NC, UnitedHealthcare of Oklahoma, Inc. in OK, UnitedHealthcare of Texas, Inc. in TX and UnitedHealthcare of Oregon, Inc. in WA. Administrative Services provided by United HealthCare Services, Inc. or their affiliates.*

*Some plans may require copayments, deductibles and/or coinsurance for these benefits. This policy has exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, review your plan documents, call or write your insurance agent or the company, whichever is applicable. By responding to this offer, you agree that a representative may contact you.*

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[1] <https://www.hhs.gov/about/news/2021/10/25/preview-plans-now-open-enrollment-starts-november-1.html>