

Despite Republicans' Sabotage of Open Enrollment, Americans Find Cheaper Health Coverage, Increased Choice

Open enrollment for health coverage in 2019 is underway and lasts through December 15, giving Americans the opportunity to evaluate coverage options on Healthcare.gov and state exchanges and select a plan that fits their needs. News reports are highlighting how Americans are finding lower costs and increased choices when selecting plans this open enrollment period:

“Insurance premiums are sinking and choices are sprouting....Looking across all 50 states, the premiums for the average ‘benchmark’ silver plan, which the government uses to set subsidies, are dropping nearly 1 percent. And more than half of the counties in the 39 states that rely on the federal Healthcare.gov exchange are experiencing a 10 percent price decrease, on average, for their cheapest plan.” [NPR, [11/23/18](#)]

“[I]t’s the first year marketplace premiums are dropping instead of rising. And that’s true across the spectrum for the leanest health plans to the most comprehensive.” [Washington Post, [11/26/18](#)]

“After years of pullbacks, insurers are increasing their footprints in the Affordable Care Act marketplaces next year...The expansions reflect that many insurers’ ACA business has moved into the black.” [WSJ, [6/21/18](#)]

And a recent Kaiser Family Foundation report found:

- The average unsubsidized premium for the lowest-cost bronze plan is decreasing by 0.3%
- The average unsubsidized lowest-cost silver premium is decreasing by 1%,
- The average unsubsidized lowest-cost gold plan is decreasing by 2%.

Health insurers are reentering previously abandoned marketplaces, providing Americans with more choices.

- In a June survey, consulting firm [Oliver Wyman](#) found zero insurers planning to shrink their ACA-plan geography.
- More competition gives Americans more choices and lower costs. In Tennessee, 49 counties will have more than one insurer. In Shelby County, TN, which boasts four insurers offering 2019 plans, “Cigna dropped the price of its lowest-cost silver plan by 15 percent. Even then, Cigna was underbid by Ambetter of Tennessee, a company owned by the managed-care insurer Centene Corp.” [NPR, [11/23/18](#)]
- In 2016, President Trump cited Phoenix, AZ as a reason the ACA was “madness” because it had a single insurer. This year, the Maricopa County marketplace [has four insurance providers](#) offering options for 2019.
- Bobby Huffaker, CEO of American Exchange, recently said: “We’re finally at the point where the market is stabilized.” [NPR, [11/23/18](#)]

However, enrollment numbers through Healthcare.gov are [down by 13%](#) compared to last year, with new sign ups down 18% compared to 2018 enrollment, due to the Trump Administration’s efforts to sabotage the Affordable Care Act and make it harder for Americans to sign up for coverage:

- **Cutting the open enrollment period in half**, giving Americans less time to apply for affordable health care. The open enrollment period for 2019 is again half the length of open enrollment for 2017. Open enrollment for 2019 gives Americans just six weeks to sign up for health care.
- **[Slashing funding for outreach efforts](#) that help educate Americans on the enrollment process by [90%](#).** This funding helps navigators and grassroots organizations participate in health fairs and walk Americans through the health care sign-up process.
- **[Shutting down the Healthcare.gov website](#) on every Sunday, save for one, of open enrollment**, limiting weekend opportunities for Americans to sign up for health care.
 - Last year, when the website was also down on Sundays, **[former HHS Chief Information Officer Frank Baitman explained](#)**: “There are no insurmountable tech challenges that require [http://Healthcare.gov](#) to be offline. Only a lack of will & respect for [the American] people.” [Twitter, [9/22/17](#)]
- **[Removing any reference to the Affordable Care Act](#) on the Centers for Medicare & Medicaid Services website.**
- **[Pulling out of all coordination with state and local officials](#) on events to help Americans enroll.**
- **[Halting all outreach to the Hispanic community](#)**, the most underserved, underinsured population that has seen the largest gains in coverage since the ACA was signed into law.

Over the next two weeks, Democrats will continue to encourage constituents to visit Healthcare.gov, compare their options, and select the plan that fits their needs. Moving forward, under the new Democratic Majority, we will hold the Administration accountable for their efforts to undermine health care in our country.

Office of Democratic Whip Steny H. Hoyer, 12/4/2018