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MONDAY, OCT. 31, 2016

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## AFFORDABLE CARE ACT (ACA) OPEN ENROLLMENT FOR 2017 BEGINS TOMORROW

Consumers can receive free, unbiased, in-person expert assistance in signing up for ACA health insurance

Greenville, N.C. – Today isn't just All Hallows' Eve, it's also ACA Open Enrollment Eve.

The Open Enrollment period to sign up for, or renew, an Affordable Care Act (ACA) insurance plan for 2017 begins tomorrow. This will be the fourth year of Open Enrollment since the launch of North Carolina's federally funded ACA Healthcare Insurance Marketplace, where consumers go to select health-insurance plans.

For people with questions on ACA insurance and enrollment, the Greenville-based nonprofit Access East, Inc. has eight Certified Marketplace Navigators on staff providing free local in-person help across 27 counties in eastern North Carolina. Enrollment Assisters receive no commissions for aiding with the enrollment process, regardless of what insurance plan is chosen.

Assisters provide unbiased assistance to consumers seeking health-coverage, from explaining how available plans work and how to determine which plan best fits an individual or a family's needs, to outlining an insurance seeker's eligibility for federal subsidies to offset the cost of premiums.

Reach a local Enrollment Assister toll-free at 1-855-733-3711, or visit <u>www.GCAConnector.org</u> to schedule an appointment.

Affordability is a real concern with news of this year's premium increases. Fortunately, financial help is available; in fact, 92 percent of North Carolinians who sign up for Marketplace coverage receive assistance paying for their ACA health-insurance plans. As premiums increase, so do subsidies, and most people will see nearly the same cost as last year, or less, in what they pay for insurance.

While current ACA Open Enrollment lasts until Jan. 31, 2017, North Carolinians wanting their coverage to begin Jan. 1 need to have enrolled, or re-enrolled, in an insurance plan by Dec. 15, 2016. Plan availability does change from year to year, so consumers are encouraged to review their newly assigned plan on www.healthcare.gov, or to meet with an Enrollment Assister, to ensure they still have the plan that best fits their needs, or the needs of their family.

ACA Open Enrollment offers not just the opportunity to gain access to quality affordable health care, but also a chance to avoid paying a fine at tax time. People who do not currently have any health insurance, and who qualify for ACA insurance but are not enrolled in a health-insurance plan by the Jan. 31, 2017, deadline, may face a fine, which will be at least \$695 per adult, or 2.5 percent of household income.