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THURSDAY, OCT. 31, 2019

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AFFORDABLE CARE ACT OPEN ENROLLMENT STARTS TOMORROW; MOST 2020 PLANS FEATURE LOWER INSURANCE PREMIUMS

Consumers can receive free, unbiased, in-person assistance in signing up for 2020 ACA health insurance

Greenville, N.C. – Open Enrollment for 2020 Affordable Care Act (ACA) health insurance starts tomorrow, with lower premiums since last year for most locally available plans.

Blue Cross Blue Shield (BCBS) “Silver” plans have also seen other changes, now providing three primary-care and three mental health visits *with no copay*. BCBS is the only ACA insurance provider for most of eastern North Carolina (Nash County also has Cigna insurance plans).

Such popular ACA provisions as pre-existing-condition coverage are still very much a part of all federal Health Insurance Marketplace plans.

Greenville-based nonprofit Access East’s Certified Marketplace Navigators program will again this year provide unbiased, free ACA assistance, including enrollment help, to consumers seeking quality affordable health-coverage in different locations across 27 eastern North Carolina counties.

“Navigators get no commissions, no matter what insurance plan a person picks,” notes Cheryl Hallock, program coordinator. “So there’s no pressure.”

Consumers can schedule an appointment with a Certified Marketplace Navigator by calling (252) 847-3027, or visiting www.NCNavigator.net.

Navigator assistance includes public enrollment events, the first one taking place Saturday (see schedule, at right), where consumers can meet one-on-one with a Navigator for help.

ACA Navigators also help eligible insurance seekers sign up for federal subsidies to offset the cost of premiums. Financial assistance with premiums is available to most consumers; in North Carolina, nine out of 10 people receive help paying for their ACA plans.

Consumers who last year chose a plan *still* need to choose one again this year, or risk being automatically enrolled in a new plan that may not adequately meet their needs.

Access East Navigators can also help explain any potentially confusing letters consumers might receive from the Health Insurance Marketplace, insurance companies, advertisers or telemarketers.

OFFICE HOURS FOR ASSISTANCE

ACA Open Enrollment, now in its seventh year, is short again this year, from **Nov. 1- Dec. 15**. Navigator assistance is available weekdays and Saturdays during those 45 days; appointments are best:

- ◆ **Mondays, Wednesdays:** 10 a.m.-7 p.m.
- ◆ **Tuesdays, Thursdays, Fridays:** 10 a.m.- 5 p.m.
- ◆ **Saturdays:** 10 a.m.-4 p.m.

There will be **no** office hours Nov. 28-30, in observance of Thanksgiving. Post-holiday Navigator assistance will resume Dec. 2.

LOCAL ENROLLMENT EVENTS

Appointments encouraged; walk-ins welcome.

- ◆ **Nov. 2 | Saturday, 10 a.m.- 4 p.m.:** *Greenville, Access East, 2410 Stantonsburg Road, Stanton Square Shopping Center*
- ◆ **Nov. 30 | Saturday, 10 a.m.-5 p.m.:** *Rocky Mount, Golden East Crossing Mall, 1100 N. Wesleyan Blvd.*
- ◆ **Dec. 13 | Friday, 10 a.m.-5 p.m.:** *Rocky Mount, Braswell Memorial Library, 727 N. Grace St.*
- ◆ **Dec. 14 | Saturday, 10 a.m.-4 p.m.:** *Greenville, Access East, Stanton Square*
- ◆ **Dec. 15 | Sunday, 10 a.m.-4 p.m.:** *Greenville, Access East, Stanton Square*

BRING WITH YOU TO ENROLLMENT EVENTS:

1. Social Security numbers for every family member, or document numbers for legal immigrants
2. Employer name(s) and phone number(s)
3. Income information for every member of a household who is working, or who has income and needs coverage
4. Information about any health insurance any household member might have