For Immediate Release Feb, 4, 2021

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New COVID-19 Open Enrollment Period Now Underway on HealthCare.gov, Only for a Limited Time

Enroll in comprehensive, affordable health insurance on HealthCare.gov before time runs out

In Spokane, Washington people have a new opportunity to enroll in health insurance for 2021 on HealthCare.gov, but only for a limited time. This new COVID-19 open enrollment period starts on February 15, 2021 and ends on May 15, 2021.

With job losses continuing to mount amid the COVID-19 resurgence, and millions of people having lost their job-based health insurance since the start of this public health and economic crisis, the Biden Administration has opened up HealthCare.gov to give people who need health insurance a new opportunity to get covered, but they must act quickly.

"There's a new chance for people to sign up, and anyone who needs health insurance should visit HealthCare.gov today. Don't delay. Many people can find good deals on HealthCare.gov and receive financial assistance to help lower their monthly health insurance costs. HealthCare.gov is the only website where consumers are guaranteed to get comprehensive coverage," said Aging & Long Term Care's Community Living Connections Director.

Consumers enrolling in a plan on HealthCare.gov are guaranteed to receive comprehensive coverage, with no pre-existing condition exclusions or markups. All plans cover essential benefits, including doctor and hospital visits, prescription drugs, mental health treatment, and maternity care. In addition, consumers receive free preventive care services, such as immunizations and health screenings. Testing and treatment of COVID-19 are considered essential health benefits and are covered by all HealthCare.gov plans.

Consumers should avoid insurance plans offered outside of HealthCare.gov that seem too good to be true. "Junk insurance" products pose huge financial risks to consumers. These products can refuse to pay for care for pre-existing conditions, charge consumers more based on their gender, and impose annual coverage limits.

The health insurance landscape can be confusing, but free, local help is available. You can find someone to help you navigate the enrollment process by visiting <u>https://www.altcew.org/programs-</u><u>services/information-and-assistance/</u> or www.getcoveredamerica.org].

Consumers should log on to HealthCare.gov by May 15 to get the comprehensive health insurance they need.

To learn more, please call 509-960-7281.

About Aging & Long Term Care of Eastern Washington:

Aging & Long Term Care is a regional Area Agency on Aging that provides programs and services that help older adults and adults living with disabilities live at home as they age. About 650 Area Agencies on Aging exist nationwide. They assist seniors in finding the services they need to remain independent and safe in their homes for as long as possible. Aging & Long Term Care serves people living in Ferry, Pend Oreille, Spokane, Stevens and Ferry counties. Aging & Long Term Care provides services such as case management for people who need a caregiver, information and assistance, options counseling, and answers questions about Medicare and Medicaid. The agency works with local partners in the community to provide services such as meals on wheels, family caregiver support, and transportation.