

# Arkansas Insurance Department

Mike Beebe  
Governor



Jay Bradford  
Commissioner

## **CONSUMER ADVISORY**

### FOR IMMEDIATE RELEASE

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### **Deadline December 15 for Coverage Effective January 1**

LITTLE ROCK, ARKANSAS (December 5, 2014) – Arkansas Insurance Commissioner Jay Bradford today advised Arkansans in need of health insurance that a deadline is fast approaching for purchasing Health Insurance Marketplace plans that would take effect at the beginning of the new year.

**If consumers want a new health insurance policy to be in effect by January 1, 2015, they must enroll in the plan no later than December 15, 2014.**

“Consumers in the market for health insurance should take a few minutes now to learn about their options,” Bradford said. “Over the next several days, they have time to discuss with family members the plan that will best suit their expected healthcare needs and their family budget.”

Many Arkansans will be eligible for tax credits to help pay monthly premiums for Qualified Health Plans (QHPs) sold on the Marketplace. Bradford reminds consumers that purchasing through the Health Insurance Marketplace is the only way eligible consumers can receive these tax credits. On average, Arkansans with Marketplace plans in 2014 pay \$94 a month out of pocket toward their premiums and receive a monthly tax credit of \$293 toward their premiums.

Consumers may learn more about their options through the revamped federal <https://www.healthcare.gov/>. Arkansans may view the different plans and prices available in their areas.

Charts listing premiums, benefits, deductibles, co-payments and other details of plans can be found at <http://ahc.arkansas.gov/>

(more)

Open enrollment for Qualified Health Plans sold through the Marketplace began November 15, 2014, and goes through February 15, 2015. However, coverage for new enrollees after December 15 would have later effective dates.

Enrollments from December 16 to January 15 would take effect February 1, 2015. Enrollments January 16 to February 15 would take effect March 1.

On average, Arkansans with Marketplace plans in 2014 pay \$94 a month out of pocket toward their premiums and receive a monthly tax credit of \$293 toward their premiums.

Each Marketplace plan contains the Essential Health Benefits required under the Affordable Care Act. Those benefits are Outpatient Services, Hospitalization, Emergency Services, Maternity and Newborn Care, Mental Health and Substance Use Disorder Treatment, Prescription Drugs, Rehabilitative and Habilitative Services/Devices, Laboratory Services, Preventive, Wellness, and Chronic Disease Management, and Pediatric Services.

Marketplace plans are sold by private health insurance carriers. Those carriers for Arkansas are: Arkansas Blue Cross Blue Shield, Blue Cross Blue Shield Multi-State, Celtic Insurance Company (doing business as Ambetter Arkansas), QCA Health Plan Inc., and QualChoice Life and Health Insurance Company Inc.

Bradford emphasized the importance he places on consumer service. “My staff at the Insurance Department is more than happy to answer questions from the public about their health insurance options,” he said.

Consumers may contact the Arkansas Health Connector Resource Center at the Insurance Department at 1-855-283-3483 or [AID.Info.AHCD@arkansas.gov](mailto:AID.Info.AHCD@arkansas.gov). The federal call center is available to help consumers at 1-800-318-2596.

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