

For Immediate Release**Enrollment for 2018 Affordable Care Act coverage starts Nov. 1**

*Financial help and in-person enrollment help still available for NC consumers;
Shortened enrollment period ends Dec. 15*

RALEIGH • Oct. 31, 2017 – Tomorrow, Nov. 1, is the start of the Affordable Care Act's fifth – and shortest – open-enrollment period. Consumers will have until midnight on Dec. 15 – just 45 days, which is half the length of past enrollment periods – to enroll in 2018 coverage on the [Health Insurance Marketplace](#).

Due to the shortened enrollment period and general confusion surrounding the Affordable Care Act – a [Kaiser Family Foundation study](#) found that many consumers do not know the dates for the 2018 enrollment period – it is more important than ever for North Carolina consumers to know that they can rely on an experienced, [fully funded](#) corps of Marketplace navigators to provide them with free, local, in-person enrollment help all across the state.

Consumers can schedule a navigator meeting by visiting [ncnavigator.net](#) or calling 1-855-733-3711 (toll-free). They can also attend one of the free enrollment events that will be held around the state throughout open enrollment (see the events listing on [ncnavigator.net](#)).

Here are some other important facts for consumers to know:

- The Affordable Care Act is still the law, and Americans must be enrolled in health insurance in 2018 to avoid paying a fine.
- Subsidies to help consumers pay their monthly premiums and out-of-pocket costs – copays and deductibles – are still available. Nine in 10 North Carolinians who enrolled in the last open enrollment period received some financial help to cover their premium costs.
- Consumer subsidies go up or down along with premium rates, so most consumers should not feel the premium increase in their wallet.
- Consumers who already have Marketplace coverage should come back to review the new plans available for 2018, rather than automatically re-enrolling. New plans and prices are available, so consumers should make sure they are enrolled in the best plan for their family's medical needs and budget.

FAST FACTS

Open enrollment for 2018 coverage starts Nov. 1 and ends Dec. 15.

Financial assistance to help consumers pay monthly premiums and lower out-of-pocket costs is still available!

All consumers—new and renewing—should return to the Marketplace during open enrollment. Plans and prices change every year!

Free, in-person enrollment assistance is still available throughout the state!

Call 1-855-733-3711 (toll-free) or visit [NCnavigator.net](#) to schedule your free navigator appointment.

- All plans on the Health Insurance Marketplace cover comprehensive care, including doctor's visits, prescription drugs, emergency services, hospitalization, preventive and rehabilitative care, and more.

"The most important message for consumers is: do not delay!" Jennifer Simmons, director of the NC Navigator Consortium, said. "Given the shortened enrollment period, it's more important than ever for consumers to act now. If you have questions or don't know where to start, our navigators are here for you. Visit our website or call us as soon as possible."

#

About the NC Navigator Consortium

The NC Navigator Consortium is a group of 12 health care, social service and legal aid organizations that helps North Carolina consumers enroll in affordable health insurance plans under the Affordable Care Act. Members of the consortium are [Access East](#), [Capital Care Collaborative](#), [Care Ring](#), [Charlotte Center for Legal Advocacy](#), [Council on Aging of Buncombe County](#), [Cumberland HealthNet](#), [HealthCare Access](#), [HealthNet Gaston](#), [MDC](#), [Partnership for Community Care](#), and [Pisgah Legal Services](#). The consortium is led by [Legal Aid of North Carolina](#). Learn more at ncnavigator.net.

Media Contacts

Sean Driscoll, Director of Public Relations, Legal Aid of North Carolina, 919-856-2132, seand@legalaidnc.org

Mark Van Arnem, Director of Outreach, NC Navigator Consortium, (704) 785-0839, markv@legalaidnc.org