## INSURANCE



Can I buy subsidized **Medical** Insurance now?



Tim Gleason. Health Agent



As you may have heard, the Affordable Care Act (Obamacare), was not repealed and is still

the law of the land. So, you can still buy medical insurance on the Health Exchanges. but you must apply during "open enrollment" which is fast approaching. Here is the information you need:

ACA Health Exchange Annual Open Enrollment Period is from Nov. I through Dec. 15, 2017. You may still qualify for premium subsidy (tax credits) and cost sharing (lowered deductibles and coinsurance) for an ACA Exchange medical plan. Individuals, small employers, employees, dependents, college students - anyone who relies on individual medical insurance coverage - must apply during open enrollment unless they are renewing existing coverage at a different time.

This is a much shorter time period than past years and it is the only time individuals can purchase new medical insurance on or off the Exchange. That means you only have 45 days to enroll in a new individual medical plan that is effective on Jan. 1, 2018. However, the Washington Exchange has extended open enrollment until Jan. 15, 2018 for a Feb. 1, 2018 effective date.

Get Local, No-Cost Assistance - Idaho and Washington residents are invited to call for an appointment with ACA Exchange Certified Health Agents Dave Root or Tim Gleason at AMERICAN INSURANCE. Call 208-746-9646 or visit www.Am-Ins.com.



