Alert! Obamacare Open Enrollment Ends January 15

Plus: The White House moves to ensure that future ACA health plans cost less, protect those with chronic illness and don't discriminate.

January 7, 2022 By Trent Straube

New Year's Day has come and gone, but that doesn't mean it's too late to get federal health insurance for 2022. However, the deadline fast approaches. Open enrollment for health plans via the Affordable Care Act (ACA, or Obamacare) ends Saturday, January 15.

You can sign up plans on Healthcare.gov and CuidadoDeSalud.gov. If you had 2021 coverage, you've probably been automatically enrolled in the same plan for 2022, but it's recommended you compare the plans available to you, since you might benefit from a change.

Having health coverage means you don't have to worry. https://t.co/eTfU7hSMWR plans cover essential benefits like primary care, prescription, & mental health services to keep you healthy. #GetCovered by Jan 15 https://t.co/a3l91Qbp70 #MarketplaceOE pic.twitter.com/j0fMLmbrHc

— HealthCare.gov (@HealthCareGov) January 7, 2022

The enrollment period has already broken records: Well over 13.6 million people have signed up. No doubt the spike in participants has been boosted by President Biden's COVID-19 relief package, the American Rescue Plan, which offers tax credits to those who enroll in a health plan.

"The pandemic has made the need for health care coverage clear, and the Biden-Harris

Administration has put it in reach of millions of people who previously did not have that peace of mind," noted Chiquita Brooks-LaSure, administrator of the Centers for Medicare & Medicaid Services, in a federal press release on ACA enrollment.

Looking ahead to 2023, the Biden-Harris administration released proposals for improving next year's health insurance plans. According to a statement by the Department of Health and Human Services, the proposals aim to:

- Advance standardized plan options so that all plans have the same structure and classification system, making it easier for consumers to understand and compare the offerings;
- Implement network adequacy reviews, which would highlight aspects such as time and distance to care and appointment wait times;
- Strengthen access to essential community providers and therefore bolster access to low-income and underserved populations;
- Prohibit discriminatory practices on the basis of sexual orientation and gender identity (meaning the LGBTQ community);
- Refine health plan designs with clinical evidence, meaning that plans could not be designed to burden people managing chronic conditions with inordinately high prescription costs, absent a clinical rationale;
- Reduce health care costs and further streamline the operations of Healthcare.gov and CuidadoDeSalud.gov, such as scaling back pre-enrollment verification and lowering premiums for subsidized enrollees.

These proposals, however, are not guaranteed to be included in the ACA next year. Instead, the White House issued them as part of the Notice of Benefit and Payment Parameters 2023 Proposed Rule. The public is invited to comment on the proposals before they move forward.

"Today's rule is part of the Biden-Harris Administration's ongoing efforts to ensure an equitable health care system as we continue to make coverage more accessible and affordable," said Health

and Human Services Secretary Xavier Becerra. “We are building a more competitive, transparent and affordable health care market. At the end of the day, health care should be a right for everyone, not a privilege for some.”

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