



# Kansas Insurance Department

Ken Selzer, CPA, Commissioner of Insurance

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## FOR IMMEDIATE RELEASE

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## *Consumer alert:*

# 2018 open enrollment considerations include shortened period, network designations

TOPEKA, KS — Kansas consumers making choices on health insurance for 2018 need to be aware of the shortened open enrollment period and possible changes in network providers, according to Ken Selzer, CPA, Kansas Commissioner of Insurance.

The shorter open enrollment period for the 2018 plan year begins November 1 and ends December 15, 2017. The federal government established the time period, and it applies to plans sold on and off the federal marketplace.

“Those choosing a new health plan for coverage beginning January 1, 2018, also have several other factors to consider,” Commissioner Selzer said. “Making sure your providers—doctors, hospitals and other health care providers—are within the plan’s network is important. Also, be aware that networks can vary within the same company, depending on where you live.”

In Kansas for 2018, companies will be offering policies with the following types of network arrangements: preferred provider organizations (PPO), exclusive provider organizations (EPO) or health maintenance organization (HMO) plans. Definitions of each network are in the issue brief mentioned near the end of this article.

“It is important to understand how the policy you purchase works from a network perspective,” Commissioner Selzer said. “All of these types of plan are not available in all Kansas counties. Talk to your doctors, other providers or your insurance company to make sure medical providers are part of the insurance health plan network. Also, check with hospitals and other providers such as labs, specialty physicians or facilities.”

If you purchase a health insurance policy through the federal marketplace, your cost may be reduced if you are eligible for an advance premium tax credit (APTC). Those credits are available *only* if you buy insurance on the marketplace. They are not available for off-marketplace individual purchase, or if you purchase insurance through your employer.

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Kansas consumers have likely heard about the following recent actions taken at the federal level.

- President Trump signed an executive order on October 12, 2017. The order prioritizes three areas: association health plans (AHPS), short-term limited-duration insurance and health reimbursement arrangements (HRAs). The order requires the secretaries of federal agencies to propose regulations. The executive order has not changed the 2018 marketplace at this time.
- Cost share reduction (CSR) subsidy payments to insurers selling marketplace coverage will stop almost immediately. CSR subsidy payments are different subsidies than the advance premium tax credits (APTCs). The discontinued payments are payments to *insurance companies* for the assistance they provide to low income consumers.

“The companies have signed their final issuer agreements for participation in 2018,” said Commissioner Selzer. “Kansas has a stable market and no further rate revisions are anticipated.”

For more in-depth information, read the Department’s “2018: Overview of the Health Insurance Market in Kansas,” which is located on the department’s website at <http://www.ksinsurance.org/documents/healthlife/health/KID-Issue-Brief.pdf>.

“Getting the health insurance you need means taking personal responsibility to learn about the subject and then apply it to your situation,” Commissioner Selzer said. “If you need assistance, however, look to our Consumer Assistance Division at the insurance department (800-432-2484) for answers to general health insurance questions, or use our online chat feature at [www.ksinsurance.org](http://www.ksinsurance.org) .”

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*The Kansas Insurance Department, established in 1871, assists and educates consumers, regulates and reviews companies, and licenses agents selling insurance products in the state. More about the department is online at [www.ksinsurance.org](http://www.ksinsurance.org) or at [www.facebook.com/kansasinsurancedepartment](https://www.facebook.com/kansasinsurancedepartment).*