



# Kansas Insurance Department

Ken Selzer, CPA, Commissioner of Insurance

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**FOR IMMEDIATE RELEASE**

Nov. 29, 2017

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## *Consumer alert:*

# Kansas individual health plan consumers should check all plans for impact of subsidies

TOPEKA, KS — Kansas consumers making choices by Dec. 15 on individual health insurance for 2018 should compare all plans to see how any subsidies will contribute to the premiums, according to Ken Selzer, CPA, Kansas Commissioner of Insurance.

“Kansans wishing to buy insurance on the federal marketplace should shop across all ‘metal’ levels (bronze, silver, gold plans) if they are eligible for premium subsidies,” Commissioner Selzer said. “Several factors have impacted how subsidies are determined, and those purchasing coverage should be aware of how their final premiums could be affected.”

The shorter open enrollment period for the 2018 plan year began 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 online marketplace.

“It is also important to understand how the policy you purchase works from a network perspective,” said Commissioner Selzer. “Not all plans are available in all Kansas counties. Talk to your doctors, other providers or your insurance company to find out if specific medical providers are part of the insurance health plan network you choose.”

For more 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>.

-30-

*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](http://www.facebook.com/kansasinsurancedepartment).*