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Media Contact: Gabrielle Davies
gdavies@commongroundhealthcare.org
414-386-8282

COMMON GROUND HEALTHCARE COOPERATIVE SAYS OPEN ENROLLMENT SHOULD BE EXTENDED
Non-profit Insurer Says People Need More Time to Get Help This Year

Common Ground Healthcare Cooperative (CGHC) joined 31 other Wisconsin organizations in asking the federal government for more time to help people find the right coverage during the 2021 health insurance open enrollment period, which runs from November 1 to December 15, 2020.

CGHC is the state's largest insurer when it comes to individual and family coverage that people buy on their own, without the help of their employer. The cooperative said six weeks is not enough time to help all the people who may have lost coverage due to job changes and income disruptions resulting from the COVID-19 pandemic.

CGHC CEO Cathy Mahaffey said that a lot of Wisconsinites will be eligible for the first time for federal tax credits that make ACA-compliant coverage affordable or may see tax-credits increase due to income disruptions. "Unfortunately, we know from experience that a lot of people don't understand that once the open enrollment deadline passes, they cannot take advantage of these tax credits and enroll in coverage for the remainder of the year." She continued, "This is why it is so important that the deadline be pushed out."

CGHC is joined by other insurers, Wisconsin state agencies, organizations representing health care providers, and many non-profit advocacy organizations in asking for the extension. They say what is most important is that people get covered and stay covered during this difficult time, and that they get the help they need when choosing their coverage.

"Health insurance is confusing, and it is made more so by the existence of health insurance policies that don't cover essential health benefits and pre-existing conditions" said CGHC Board Chair Chris Martin. "Those providing free help to consumers – that includes brokers, navigators and insurance company experts – need more time to help people who are trying to understand their different insurance options and eligibility for tax credits."

The nonprofit cooperative encouraged people who have lost their job-based coverage or who have had income changes to consider their eligibility for tax credits to buy individual market coverage. "Many people in this situation may be eligible to enroll now," said Mahaffey. She added, "COBRA or continuation coverage that may be offered by employers when you lose your job is expensive for most people when compared to individual market coverage."

You can find out if you are eligible for tax credits by visiting the federal health insurance Marketplace at healthcare.gov/lower-costs. [Wiscovered.org](https://www.wiscovered.org) is also a good resource for finding free and local help, or ask your insurance agent or call 2-1-1.

Mahaffey's last piece of advice for enrolling in 2021 coverage? Get help as soon as possible after the enrollment period starts on November 1, 2020. "Anyone who is in a position to help consumers during open enrollment will naturally get busier the closer we get to the open enrollment deadline of December 15, 2020," she said, adding, "Even if our coalition is successful in convincing the federal government to extend the deadline, that fact is not going to change and you'll want coverage that starts right away on January 1."

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