

Health insurance enrollment open through Feb. 15

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SOUTH COAST — Health insurance open enrollment continues through Feb. 15. That's good news for those who have yet to sign up for 2015 coverage, or for those who want to switch policies. Shop and enroll independently, with an insurance agent, or certified assister.

Comparing policies

Health insurance prices have shifted dramatically in recent years, and 2015 was no exception.

Juul Insurance agent Kriston Correll helps clients purchase health insurance on and off the marketplace and understands that health insurance is a significant expense for many.

"It's a big part of a lot of people's household budget," she said.

Correll encourages individuals to shop around. If you've re-enrolled in private policies, but aren't happy with benefits or pricing, take a second look. Price changes aren't uniform, and some companies have added policy options for 2015 that are worth comparing, she says.

Individuals may contact insurance companies directly for private plans, visit a local insurance agent, or use the federal online marketplace.

The online marketplace allows shoppers to view multiple policy options from participating insurance companies. It's a federally sponsored service, and those who purchase through the marketplace may qualify for tax reimbursement incentives.

The federal health insurance marketplace, HealthCare.gov, is a consumer centered website, according to Correll. Compared with the 2014 state sponsored Cover Oregon marketplace, the federal site is easier to navigate, and users can complete enrollment in one sitting.

Still, Correll says shoppers shouldn't wait until the last minute to enroll. A high volume of applications mean insurance companies can take several weeks to process new enrollees.

Go to HealthCare.gov to view the marketplace.

Certified application assistance

Participating health and human services organizations offer assistance to those who want help checking their eligibility, re-enrolling, or enrolling in the Oregon Health Plan. OHP is Oregon's public Medicaid program.

Steven Eggert is the Federally Certified Application Assister at Coast Community Health Center in Bandon.

As with private insurance, individuals are welcome to enroll or re-enroll on their own at HealthCare.gov. But many appreciate trained assistance, especially when enrolling multiple family members.

"Some people just like the convenience of coming in and making sure it's done right the first time," said Eggert.

Paper applications are an option. However, electronic enrollment is more efficient and makes it easier to avoid errors, according to Eggert.

To schedule an appointment, or request OHP information, call Coast Community Health Center, 541-347-2529, extension 120. OHP enrollment is open year round, and enrollment assistance is free.