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Brokers push for Year-Round Enrollment

Measures would help lower insurance costs while making coverage more accessible and less punitive

(Minneapolis, MN) On the heels of MNsure’s announcement to extend regular open enrollment from being limited from 6 weeks to 10 weeks, MAHU called for the elimination of the ACA “Closed” enrollment period and a return to year-round, continuous open enrollment opportunity to better serve Minnesotans. (Prior to the ACA, Minnesotans could enroll in individual health coverage at any time.)

Eliminating “closed” enrollment and allowing year-round enrollment in a plan can be achieved with either a short waiting period for coverage for pre-existing conditions, or a premium surcharge – *but only for persons who fail to maintain continuous coverage*. This encourages consumers to remain covered, without break. MAHU contends that rewarding continuous coverage would help lower insurance costs, stabilize premiums, improve competition, and reduce the uninsured.

“Local brokers and agents are ready to help individuals, families and businesses find suitable health insurance at an affordable price,” said Shawnee Christenson, president of the Minnesota Association of Health Underwriters. (MAHU) “With access to licensed health insurance agents and brokers, all Minnesotans will be armed with the highest quality information, consumer protections and advocacy as they work to find the health insurance plan that best fits their unique health and financial needs.”

MAHU will continue to work closely with state legislators and regulatory agencies ~~in the state~~ to make shopping for health insurance more effective while ensuring that all state/local area residents receive the coverage they deserve at a price they can afford.

The Minnesota Association of Health Underwriters represents hundreds of professional health insurance agents and brokers who provide insurance for thousands of Minnesotans. For more information, please call Heidi Mathson, Executive Director, 844-333-5593, office@emahu.org

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