



PO Box 6028
2410 Stantonsburg Road | Stanton Square
Greenville, NC 27835
(252) 847-6809

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Contact: Frank Rabey
(252) 531-7254 | Frank.Rabey@AccessEast.org

JUST DAYS LEFT TO ENROLL IN ACA INSURANCE TO BE COVERED FOR 2021

This year's historic Special Enrollment Period for Health Insurance Marketplace plans closes Aug. 15

Greenville, N.C. – All good things have to end sometime.

After a historic seven-month run to offer additional enrollment opportunities for people impacted by COVID-19, this year's Affordable Care Act (ACA) Special Enrollment Period (SEP) is coming to a close, ending at midnight Sunday, Aug. 15.

Through the end of the SEP, Greenville-based nonprofit Access East's Certified Marketplace Navigators are providing one-on-one assistance, including ACA enrollment help, to people seeking affordable quality health coverage. Access East Navigators are a grant-funded community service, and provide impartial free assistance, receiving no commissions regardless of which insurance plan a consumer might choose.

Navigators are also helping insurance-seekers determine if federal subsidies are available to offset the cost of premiums; in North Carolina, nine out of 10 people receive help paying for their ACA plans. Also, due to the federal American Rescue Plan Act, signed into law in March to provide economic relief in response to the COVID pandemic, the subsidies (which are technically tax credits) are larger for 2021, and are designed to reach a greater number of people.

"Those folks who need it the most are now able to get the help they need," said Mark Van Arnem, Director of the statewide NC Navigator Consortium. "Four out of five consumers are seeing premiums of less than \$10."

Not to mention, Van Arnem added, that anyone who has been approved for unemployment compensation can get a plan to cover the rest of 2021 that costs nothing – "zero dollars," he said.

However, Van Arnem cautioned, people should take action right now, since there's no knowing if these discounts will still be available for next year. "Get a plan now," Van Arnem urged, "and get the healthcare attention you may have been putting off, while it's extraordinarily affordable."

Eastern North Carolina insurance seekers have several options when scheduling free Navigator enrollment help to secure 2021 insurance in this SEP:

- Assistance by phone, or by WebEx or Zoom, available from 8 a.m.-5 p.m. the remaining weekdays.
- In-person assistance, available from 5-7 p.m. weekdays, and from 10 a.m.-2 p.m. Saturday and Sunday, at the Access East office in Stanton Square Shopping Center, Greenville. Masks are required both for consumers and for Navigators, with other COVID-19 safety measures also in place, including Plexiglas's-partition enrollment stations.

All Navigator assistance, whether by phone, virtual or in-person, requires an appointment; there are no walk-ins this OE, due to COVID safety considerations. **To schedule a Navigator appointment, call (252) 847-3027 or toll-free (877) 755-5438, or visit www.NCNavigator.net.**

The Open Enrollment (OE) period to buy 2022 insurance is also just around the corner, scheduled to begin Nov. 1, 2021, with a closing date of Dec. 15, 2021 – though several states have already extended their own upcoming OEs.

North Carolina has not yet made a decision on an OE closing date, Van Arnem said; this next OE might be extended to six weeks, or even up to three months.