

## HealthCare.gov Annual Enrollment Period Ends December 15!

On Nov. 1, [HealthCare.gov](https://www.healthcare.gov) started its annual enrollment period for health insurance. If you don't have coverage or you just need to renew your plan, make time to review your health plan options **before Dec. 15**.

All health plans offered through [Healthcare.gov](https://www.healthcare.gov) must cover mental health and substance use services at the same level as other health conditions. However, some plans offer better benefits than others, so review your options carefully.

An important note is that 8 out of 10 people who sign up on [Healthcare.gov](https://www.healthcare.gov) qualify for financial help, which can lower your monthly premiums by about \$50 to \$100.

### How should you choose your health plan?

Whether choosing insurance for the first time or reevaluating your current plan, here are some things to keep in mind:

- **Affordability..** Compare monthly premiums, deductibles, co-pays and/or co-insurance to make sure you have selected the best option for your health insurance needs. Consider not only about how much you will pay each month in premiums but also how much you will need to pay to cover co-pays and co-insurance.
- **Availability of mental health professionals.** If you use mental health care, check to see if your mental health professional(s) and other health care providers are in a health plan's network. If they are not, find out if the insurance plan will pay for out-of-network providers—and how much they will cover.
- **Coverage of prescription medications.** If you currently take any medications, find a plan that covers the medication(s) you need to maintain your wellness.
- **Limits on mental health office visits.** Check to see if a plan will cover the number of therapy visits you may need. Depending on your needs, you may also need to consider differences in inpatient and outpatient coverage.

Don't wait to get health insurance.

This year, the enrollment period is just a few weeks. **Take action by Dec. 15.** Don't risk not having health and mental health coverage in 2018. The penalty for not maintaining health insurance in 2018 is \$695 or 2% of your income.

Signing up for new coverage or renewing your plan takes as little as 10 minutes. Get started now by going to [Healthcare.gov](https://www.healthcare.gov).