ACA OPEN ENROLLMENT IN GEORGIA:  
Five Things to Know

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Open enrollment is under way in Georgia for 2019 health insurance plans under the Affordable Care Act, also known as Obamacare. In spite of changes this year, much about the process remains the same for customers. They can still go to the federal website and try to enroll themselves. And if they run into snags, they still have resources.

Q: Where is ground zero for open enrollment?

A: As always, enrollment happens on Healthcare.gov, the Affordable Care Act website. The phone number is 1-800-318-2596. People can go there themselves or with the assistance of an ACA navigator or insurance agent.

Q: Can I get help?

A: Things have changed, but there’s still help. Georgia’s new federally approved navigator organization is Georgia Refugee Health and Mental Health. Though it hasn’t added a new name for open enrollment, it is serving everyone now, not just refugees. Its number is 1-888-230-7772 and its website is Healthcarega.org in English, or Obamacareparalatinos.org in Spanish.

Insure Georgia, a statewide navigator in previous years, is also still trying to help people. It’s no longer a navigator, but its staffers have registered as insurance agents to keep helping people enroll. Insure Georgia is still available at 1-866-988-8246 and Insurega.org. And other insurance agents that handle ACA plans are listed on healthcare.gov, under “Find Local Help” when you type in your ZIP code.

Q: How long do I have?

A: Open enrollment started Nov. 1 and its end date is Dec. 15. Last year, Georgia got an extension because of the hurricanes in 2017, but there’s been no federal announcement of an extension yet following 2018’s Hurricane Michael.

Q: What if I don’t want insurance?

A: The individual mandate that all Americans buy health insurance still exists, but it now has no teeth. As of 2019 the tax penalty for not buying health insurance is $0.
But you still have to pay for medical care. Without insurance you won’t have that help in paying. And maybe most important, when you get care you won’t get the lower prices that insurance companies negotiate with drug companies, doctors and hospitals; you’ll get whatever price the providers decide to charge.

**Q: How are the prices?**

A: You’ll have to look at the plans to find out. But unlike last year, in general this year didn’t see a big price spike, and many prices actually went down.