

## Overview of 2018 Kansas Health Insurance Market

**Kansas consumers will have choices of health insurance companies when open enrollment begins Nov. 1, according to the Kansas Insurance Department.**

**An online department document shows health plans available through the federally-facilitated marketplace (FFM) are from Blue Cross and Blue Shield of Kansas; Medica Insurance Company; and Sunflower State Health, Inc. All three companies signed agreements Sept. 27 with the federal government to offer 23 individual marketplace plans online through [www.healthcare.gov](http://www.healthcare.gov). Also, all three companies will offer plans off the online marketplace as well.**

**The Blue Cross and Blue Shield of Kansas products are available in all Kansas counties except Johnson and Wyandotte. Medica will have plans available in all counties, and the Sunflower State Health Plan coverage is for Johnson and Wyandotte counties only.**

**Consumers wishing to look at the complete overview of the 2018 plan information prior to online enrollment can go to <http://www.ksinsurance.org/documents/healthlife/health/KID-Issue-Brief.pdf> on the insurance department's website, [www.ksinsurance.org](http://www.ksinsurance.org).**

**“The insurance department was instrumental in bringing new companies to the marketplace with offerings in 2017 and 2018,” said Ken Selzer, CPA, Kansas Commissioner of Insurance.**

**Approximately four percent of Kansans are covered by individual major medical insurance purchased either through the federal marketplace or off marketplace.**

**The federal government has not indicated whether consumers will be able to**

**“window shop” for all plans on the federal website prior to November 1, 2017, the official date for 2018 open enrollment to begin.**

**“During open enrollment, Kansans need to evaluate whether to enroll in coverage, stay on their current policies, if available, or enroll in different policies,” said Commissioner Selzer. “It is also important for consumers to understand the network requirements of the various plans and to check that all of their providers of medical services are in the plan’s network.”**

**Open enrollment for the 2018 plan year ends December 15, 2017. This is a shorter open enrollment period than in years past. The federal government established this open enrollment period for coverage purchased on the FFM or off.**

**“We know that consumers will have questions about open enrollment,” Commissioner Selzer said. “We will assist callers through our Consumer Assistance Division by answering questions they have or by referring them to the proper agencies for help.”**

**The department’s Consumer Assistance Hotline is 800-432-2484. Questions can also be answered through the department’s online chat feature at [www.ksinsurance.org](http://www.ksinsurance.org).**