ACA Marketplace Enrollment Solutions Provides Tips On How To Avoid Challenges And Additional Costs When Entering The Upcoming Open Enrollment Period Of The Online Health Insurance Marketplace

Bedford Park, Illinois (PRWEB) October 31, 2014 -- “The open enrollment period for 2015 begins November 15th and we are excited that our clients will have many new choices as many new carriers enter the Health Insurance Marketplace. In addition, healthcare.gov promises to be a more efficient and effective tool for comparing plans, rates and benefits,” says Sandra Horn, president, ACA Marketplace Enrollment Solutions (ACAMES).

Horn continued, “People will be renewing their health insurance policies at the same time that others are enrolling for the first time. In fact, according to a recent study by the Kaiser Family Foundation, 89% of the nation’s uninsured are unaware that open enrollment begins November 15. (1) With all of the many factors facing consumers, working with a licensed insurance professional, such as the ACAMES enrollment firm that specializes in the Health Insurance Marketplace, is more important than ever.”

Avoid Higher Penalties by Enrolling In A Health Care Plan During The Open Enrollment Period PPACA includes a provision, often referred to as the “individual mandate,” that requires Americans to obtain health insurance or pay a penalty. The second round of PPACA’s open enrollment window is set to begin on November 15, 2014 and run through February 15, 2015. It is critical that those Americans who do not have health insurance obtain a qualified health plan before this enrollment period ends or they will be subject to a penalty. Many Americans may be caught off-guard at tax time, when they realize that they owe a penalty for not having purchased coverage in 2014, and it may be too late for them to do anything about their 2015 penalty when they file their 2014 taxes.

- In 2014, the penalty for not obtaining health coverage was $95 per adult and $47.50 per child up to $285 per family, or one percent of taxable family income, whichever was greater.

- In 2015, the penalty increases to $325 per adult and $162.50 per child up to $975 per family, or two percent of taxable family income, whichever is greater. (2)

With the dramatic penalty increase for not having health insurance, it is critical Americans obtain insurance. ACAMES licensed insurance professionals have a wealth of experience to guide individuals and assist them in selecting a health insurance policy that meets their health needs, is affordable and protects them from hefty penalties.

About ACAMES:
ACA Marketplace Enrollment Solutions is a national enrollment firm specializing in the Health Insurance Marketplace and the Senior Product Market. ACA Marketplace Enrollment Solutions is not affiliated with any governmental agency. We work with consumers to determine their subsidy eligibility, review benefits and plans that will meet their healthcare needs and get them enrolled for coverage. We offer opportunities for producers
to have access to our carriers on a national level. Our Call Center is staffed with multi-lingual and licensed health insurance agents who also are certified on the exchange. The company’s website, www.ACAenroll.com, and our Call Center staff are available to assist enrollees through the entire enrollment process. Go to www.ACAenroll.com or contact 1-800-342-0631 for more information.

Sources:
(1) www.benefitspro.com
(2) www.beckershospitalreview.com
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