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Gov. Wolf: Now is the Time for Pennsylvanians to Buy Health Insurance

Harrisburg, PA -- Today, Governor Tom Wolf and Insurance Commissioner Jessica Altman advised Pennsylvanians that now is the time to buy health insurance on the federal exchange, healthcare.gov, as open enrollment continues for Affordable Care Act (ACA) plans through Dec. 15. Consumers have more options in Pennsylvania, and many will find they qualify for subsidies.

“Today, I am encouraging Pennsylvanians to take advantage of this year’s open enrollment period as we’ve worked hard to make health care more affordable and accessible in the state,” Gov. Wolf said. “With expanded choices and lower premiums, more Pennsylvanians will be able to afford the health care coverage they need, providing peace of mind and a healthier future.”

This is the last enrollment period that Pennsylvania will rely on healthcare.gov for health insurance plans. [Gov. Wolf signed a bill in July](#) to create a state-based exchange that will be less costly to operate than it is to participate on the federal exchange. The state-based exchange is expected to be operational in 2021.

This historic reform creates an online exchange operated by the state that will save insurance purchasers money, pay for some of the health care costs for high-cost individuals, and lower premiums, in particular for low-income Pennsylvanians.

“The insurance department is pleased that insurers remain committed to providing ACA coverage options to hundreds of thousands of Pennsylvanians,” Insurance Commissioner Altman said. “Nearly 80 percent of Pennsylvanians qualify for subsidies to offset their monthly premiums. I encourage individuals who do not get coverage through an employer or other state or federal programs to shop for coverage and compare plans using Consumers’ Checkbook on the department’s website.”

The Checkbook tool allows consumers to view plan options, estimate monthly premiums and total annual out-of-pocket costs for each plan, and calculate available subsidy assistance.

Gov. Wolf and Commissioner Altman stressed that ACA health plans must cover essential health benefits, including pre-existing conditions, preventive doctors’ visits, emergencies, maternity and newborn care, prescription drugs, and mental health and substance use disorder treatment.

“As the White House continues to attempt to slash the ACA, taking insurance away from rather than increasing the amount of affordable coverage, I’ve fought to get every Pennsylvanian covered by health insurance, and to bring down costs so Pennsylvanians aren’t forced to choose between health insurance and new shoes for their kids, car repairs or rent,” Gov. Wolf said.

“Our uninsured rate has fallen to just 5.5 percent, the lowest on record for Pennsylvania,” Gov. Wolf said. “Until that rate is at zero, I will continue to fight for affordable health care coverage for every Pennsylvanian.”

For more information on how to enroll and to access the Consumers’ Checkbook, visit the [Pennsylvania Insurance Department online](#).

Note: Photos and video from this event will be available at www.pacast.com.

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