

# Don't Miss Out; Open Enrollment is Ending Soon

*Golden Plan Choice wants to encourage people to purchase their health insurance soon plan before open enrollment ends.*

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EINPresswire.com/ -- Those who are looking to [enroll in health insurance](#) or need to change their plan need to do so soon. Open enrollment is coming to a close come January 15th. People who signed up between November 1st through December 15th will get coverage starting January 1st of 2023. Anyone who signs up between December 16th and January 15th will have to wait until February 1st. Speak with an insurance agency to see what plans are available and which ones offer the best coverage for the best price.



# GOLDEN PLAN CHOICE

Golden Plan Choice Logo



Having a family health insurance plan allows families to get the care they need without going into debt.

## What is Open Enrollment

The Open Enrollment period allows for first-time enrollment or for current policyholders to make changes in their policy. These changes do not go into effect immediately. Therefore, policyholders need to be aware of the dates and waiting periods before they use their benefits; otherwise, they could end up being responsible for a high medical bill.

Missing the time to sign up now may result in not getting coverage, and the policyholder could get penalized for it during the income tax season. However, there is a possibility for anyone who misses open enrollment to qualify for a special enrollment period.

Special enrollment is for those who have a life-changing event, such as getting married, having a baby, or losing their current insurance. Coverage plans such as Medicaid and CHIP can be enrolled at any time.

Policyholders who had Bright Health or Friday plans may need to take action immediately. These plans are no longer in effect. Therefore, now is the time to find a new plan to ensure proper coverage for the new year. Anyone who is still struggling to find an affordable insurance plan may want to look into Obamacare.

### Obamacare Can Help



Due to the Affordable Care Act, health insurance plans are more affordable than ever before.

Finding low-cost health insurance is easier due to the Inflation Reduction Act. This act, signed by President Joe Biden, will help keep the cost of insurance down until 2025. This also means more people can get help paying for health insurance, even if they had been previously denied assistance.

The [Affordable Care Act](#), also known as Obamacare, was created to help make health insurance more widely available and affordable for Americans. People living between 100% to 400% below the Federal Poverty Line may be eligible for Obamacare. In fact, depending on qualifications, some may be eligible for payment plans as low as \$10 or less. People who cannot afford insurance provided by their employer should get in contact with an insurance agent to see what they qualify for.

Be aware, however, that when signing up for a new insurance policy, check for coverage areas. Those who were reassigned to a new plan may not be able to use their regular doctors and may have to search for new doctors within their coverage areas.

### Insurance Agents Help Simplify the Process

Today, a surprising number of Americans are walking around with no insurance. This is a big risk,

especially in today's economy. Many people are under the impression they don't need health insurance, while others don't sign up simply because it seems over-complicated.

Health insurance can be complicated. The more requirements someone has, the more complicated the process can get. However, that is no reason to go without health insurance. Going through an agency or a broker can help make the process easier.

Agents and brokers understand the ins and outs of insurance. They know what is allowed, what is not, and how to help get the most out of a policy. They can also advocate for the policyholder instead of the policyholder speaking with the company directly. Agents advise on which policy is the best based on a policyholder's needs and can help advocate for the best price. Moreover, agents and brokers can inform policyholders of plans that are going off the market.

When choosing a health insurance plan, people should ask the following questions to help prepare:

- What does the policy cover?
- How much comes out-of-pocket?
- What is the coverage area?
- What doctors are available in the area?
- Can policyholders get out-of-network care?

For nearly a decade, Golden Plan Choice has been dedicated to providing high-quality insurance services for the greater Houston area. They take pride in ensuring customers get the right health coverage that meets people's needs. Golden Plan Choice specializes in individual and family plans as well as [group insurance](#) for employers. For more information, call (713) 600-3465 or email them at [GPCA@goldenplanchoice.com](mailto:GPCA@goldenplanchoice.com).

Carlos Vega  
Golden Plan Choice  
+1 713-600-3465  
[GPCA@goldenplanchoice.com](mailto:GPCA@goldenplanchoice.com)  
Visit us on social media:  
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