

Early Preview of 2024 Health Coverage Options Unveiled as Open Enrollment Nears

Preview Your 2024 Health Coverage Options with Guided Assistance from Covering Central Florida

ORLANDO, FLORIDA, USA, October 27, 2023 /EINPresswire.com/ -- As the [open enrollment 2024](#) season approaches, the Biden-Harris Administration has initiated a window-shopping feature on HealthCare.gov, enabling individuals to preview their healthcare coverage options for 2024. This initiative aligns with the administration's belief that health coverage is a fundamental right, not a privilege, and aims to streamline the enrollment process for everyone needing health coverage.

Floridians needing enrollment guidance are encouraged to contact a local marketplace navigator. [Covering Central Florida](#) is a community-focused non-profit resource that helps residents navigate the ACA Marketplace Open Enrollment process for reliable information and assistance in securing health coverage.

Enhanced Financial Assistance and Lower Premiums

The continuation of enhanced financial assistance under the Inflation Reduction Act has resulted in lower out-of-pocket premiums. Nearly 15 million Americans are now saving an average of \$800 per year on their health insurance premiums. This financial relief is a testament to the administration's commitment to making healthcare more affordable.

New Policies for Streamlined Enrollment

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Photo by Done By Alex

The 2024 coverage year introduces several new policies from the Centers for Medicare and Medicaid Services (CMS), aiming to reduce administrative hassles:

Automatic Plan Adjustments: Individuals enrolled in bronze-level plans who are eligible for silver-level plans with Cost-Sharing Reductions (CSRs), will be automatically re-enrolled into silver-level plans with CSRs if they do not actively re-enroll by December 15. **Simplified Income Verification:** The marketplace will now accept an individual's income attestation, eliminating the need for additional income verification documentation in certain cases.

Improved Shopping Tools and More Choices

The offering of standardized or “Easy pricing” plans on HealthCare.gov continues, simplifying and comparing different plan options. Additionally, 96% of HealthCare.gov consumers now have access to three or more health insurance issuers, up from 93% in the previous year.

Extended Provider Networks

For the first time, health plans will now include Mental Health Facilities, Substance Use Disorder Treatment Centers, and rural emergency hospitals in their provider networks. This expansion aims to increase provider choice and access to care, especially for low-income and medically underserved individuals.

Strides Towards Health Equity

The inclusion of optional application questions regarding sexual orientation and gender identity on the Marketplace application is a progressive step towards understanding and addressing the healthcare needs of the LGBTQI+ community.

Support and Important Enrollment Dates

Individuals can receive assistance with their application by calling the HealthCare.gov call center at 1-800-318-2596, available 24/7. The Open Enrollment Period runs from November 1 to January 15, with the deadline for full-year coverage starting January 1, 2024, set at midnight on December 15.

Covering Central Florida: Your Trusted Resource

Covering Central Florida remains a free resource for individuals seeking [Florida health insurance](#) guidance on health coverage options. As the ACA Marketplace Open Enrollment period commences, we encourage everyone to explore the comprehensive information available on our website, Covering Central Florida, and take proactive steps toward securing their health coverage for 2024.

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