

INSURANCE



“Are there new options on the Health Exchanges?”



Tim Gleason & Dave Root



Yes, the WA & ID Health Exchanges are now open with new companies, plans and rates to choose from!

Pandemic business closures, employee layoffs, lost jobs and reduced work hours have impacted health insurance coverage for individuals and families.

Anyone who needs individual health insurance must apply during this open enrollment period to be accepted for subsidized coverage beginning in 2021 unless qualified for Medicaid or their health plan renews at a different time. Open Enrollment ends December 15, 2020 in Idaho and has been extended to January 15, 2021 in Washington state.

IDAHO – For 2021 some health plan rates are down and others up but the average rates are only increased +1%. Your Health Idaho has a record number of medical and dental plans. For the first time, Regence BlueShield of Idaho is offering individual medical coverage through the Exchange.

WASHINGTON – Most customers will see that the average premium costs and deductibles of Exchange plans in 2021 are lower than previous years. In Area 9, Asotin and Garfield counties now have two approved Exchange carriers, Lifewise Health Plan and Coordinated Care Corp (Ambetter Cascade) to choose from.

Get Free Assistance - Idaho and Washington residents can get free assistance at American Insurance to compare the new plans against other plans offered where you live. We invite you to call for an appointment with our licensed health agents, Tim Gleason or Dave Root by calling (208)746-9646, email Medical@Am-Ins.com or visit www.Am-Ins.com/contact to set your free appointment today.



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