



# Kansas Insurance Department

Ken Selzer, CPA, Commissioner of Insurance

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**FOR IMMEDIATE RELEASE**

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*Consumer alert:*

## Kansas Insurance Department releases 2019 open enrollment overview

TOPEKA, KS — The Kansas Insurance Department has released more 2019 health insurance open enrollment information, including a department overview of the health plans for Kansas consumers.

The open enrollment period for the 2019 plan year begins November 1 and ends December 15, 2018, according to Ken Selzer, CPA, Commissioner of Insurance. The time period applies to plans sold on and off the federal marketplace.

Insurance companies who are offering plans in 2019 are Blue Cross and Blue Shield of Kansas, Medica and Ambetter from Sunflower State Health Plan. The companies signed their final issuer agreements for participation in 2019. There are at least two companies selling plans in each Kansas county.

“Those choosing a new health plan for coverage beginning January 1, 2019, also have several other factors to consider,” Commissioner Selzer said. “Making sure your providers — doctors, hospitals and other health care providers — are within the plan’s network is important. Secondly, you should note that networks can vary within the same company, depending on where you live. Finally, you should understand that companies may change the type of policy they sell from one year to the next.”

For 2019, companies selling in Kansas will offer policies with the following types of network arrangements: Exclusive provider organizations (EPO) or health maintenance organization (HMO) plans. Definitions of each network are in the department’s issue brief, “2019: Overview of the Health Insurance Market in Kansas,” which can be accessed at <https://www.ksinsurance.org/documents/healthlife/health/KID-Issue-Brief.pdf>.

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The Commissioner said if you purchase a health insurance policy through the federal marketplace, your cost may be reduced if you are eligible for an advance premium tax credit (APTC). Those credits are available *only* if you buy insurance on the marketplace. They are not available for off-marketplace individual purchase, or if you purchase insurance through your employer.

Kansans who have questions regarding association health plans (AHPS) or short-term limited-duration insurance should contact an insurance agent for more information.

“If you need more assistance, contact our Consumer Assistance Division at the insurance department (800-432-2484) for answers to general health insurance questions, or use our online chat feature at [www.ksinsurance.org](http://www.ksinsurance.org),” Commissioner Selzer said.

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*The Kansas Insurance Department, established in 1871, assists and educates consumers, regulates and reviews companies, and licenses agents selling insurance products in the state. More about the department is online at [www.ksinsurance.org](http://www.ksinsurance.org) or at [www.facebook.com/kansasinsurancedepartment](https://www.facebook.com/kansasinsurancedepartment).*