

Realtor Healthcare FAQ for Open Enrollment

What healthcare options are available to me?

Our website has three different ways to purchase healthcare plans depending on your specific needs.

1. If you are looking for guaranteed issue coverage and you are under age 65, click on the first box to the left.
2. If you are looking for Medicare plans or turning 65, click on the second box in the middle.
3. If you are looking for individual non-guaranteed health plans, click on the third box on the right.

What if I want guaranteed coverage and I'm not old enough for Medicare?

Click on the first box to the left. This will redirect you to eHealth, a healthcare website provider for Dergalis Associates. Simply enter your information to compare multiple plans and rates for your state. Government subsidies are available for those who qualify.

If you are applying during open enrollment (November 1st- January 15th in most states) these products will be guaranteed issue with no pre-existing conditions considered and they will not ask for any medical information. These are Affordable Care Act (ACA) plans.

If you are applying outside of the open enrollment window, you will need to have a “qualifying life event” to be able to purchase this coverage. Examples of qualifying life events can include but are not limited to, birth or adoption of a child, marriage, divorce, or loss of other coverage. In these cases, you have 60 days to select or switch to another plan.

If you need assistance, there is a dedicated toll-free number available at the top of each page to speak with a licensed representative to answer your questions and help you to enroll.

What if I need Medicare coverage or I'm going to be 65?

Click on the middle box. These plans are specifically designed for those that are 65 or are going to be 65 and want Medicare coverage on a guaranteed issue basis. When you click on this box, you will be redirected to eHealth Medicare coverage. This will give you an opportunity to compare plans from multiple carriers and plan designs.

If you need assistance, there is a dedicated toll-free number available at the top of each page to speak with a licensed representative to answer your Medicare questions and help you to enroll.

What if I currently have Medicare coverage and would like to shop carriers and plan options?

Click on the middle box. The Medicare Annual Enrollment Period – AEP for short – gives you an opportunity to make changes to your Medicare plan coverage according to your changing budget or health coverage needs. If your current plan makes changes to its costs, benefits structure, or other features, AEP gives you the opportunity to change to a plan that better suits your needs. AEP runs from October 15th to December 7th. New coverage choices go into effect on January 1st.

If you need assistance, there is a dedicated toll-free number available at the top of each page to speak with a licensed representative to answer your Medicare questions and help you to enroll.

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What if I want coverage that is not guaranteed issue and not part of the exchanges?

Click on the third box to the right. Because these are not guaranteed, there is a list of conditions that would cause an automatic decline in coverage. Please read them carefully.

You will be asked for some basic information on our site that will be sent to the two independent coverage providers. The two providers will contact you directly and each company will provide different rate quotes for you to consider.

Representatives from BenAdvance will be able to provide quotes for CIGNA and BLUE CROSS BLUE SHIELD PPO's. Alternatively, representatives from Philadelphia American, will provide insurance indemnity coverage. (PPO and Indemnity coverage is defined in the third box when you enter that area). If you have a preference for the type of plan you would prefer, please let the providers know.

What are the open enrollment dates for this year?

The 2024 Open Enrollment Period begins November 1, 2023, and ends January 15, 2024, in most states.

Are any of the healthcare plans open all year?

Yes. The third box to the right for CIGNA, BLUE CROSS BLUE SHIELD, and Philadelphia American (subject to underwriting) are open enrollment at any time throughout the year. You must complete your underwriting prior to the middle of the month to secure an effective date on the first day of the following month.

The ACA plans under the first box (guaranteed issue) are available all year if you have a "qualifying life event." These include a birth, a death, separation from a job which causes you to lose existing coverage, a divorce. A complete listing of acceptable qualifying life events is on the site.

Why do the plans not have a simple rate sheet so I can see where I fall?

There are hundreds of plan options, many of which will change by adding or subtracting benefits and coverages that you select. Not all coverage fits everyone's budget and needs. We would rather provide you with many great options that you need and provide easy access to qualified licensed specialists to help you make those decisions and build a plan that is best for you and your family.

If you need further assistance, please email information@agentbenefits.net.