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Gov. Whitmer Encourages Michiganders to Take Advantage of Savings on New Health Plan Choices During Open Enrollment

LANSING, Mich. -- Governor Gretchen Whitmer and Michigan Department of Insurance and Financial Services (DIFS) Director Anita Fox are reminding Michiganders that the annual Health Insurance Marketplace open enrollment period begins today and runs through January 15, 2023. With savings still in effect making health insurance more affordable for more Michiganders, new grants for free local help, and more plan options than last year, shopping for health insurance has never been easier.

“Every Michigander deserves access to high-quality, affordable health care for themselves and their families,” said **Governor Whitmer**. “That’s why I have been working to lower the cost of coverage and expand access for years, to ensure every family has access to care at an affordable price. We need to work together to lower the cost of health care so people can have more money in their pockets and better health outcomes, especially as they face rising costs on other essentials. With these subsidies, Michiganders have more time, more support, and more resources to get covered. I will work with anyone to build a healthier Michigan where anyone can thrive.”

“Many people may not sign up for health insurance because they think it is too expensive or too complicated, but several recent changes have brought down the barriers so every Michigander can get the health insurance they need for themselves and their families,” said **DIFS Director Anita Fox**. “We know that comprehensive health insurance leads to better health outcomes for individuals and families, so it is important to sign up for a plan during Open Enrollment to take advantage of newly extended subsidies to get low- or no-cost coverage. Call DIFS at 877-999-6442, Monday through Friday from 8 a.m. to 5 p.m., or visit Michigan.gov/HealthInsurance for more information on getting started.”

Open Enrollment on the Health Insurance Marketplace runs from November 1, 2022 through January 15, 2023, and there are several new policies that Michiganders should be aware of, including:

- **The [Inflation Reduction Act](#) extended increased health insurance savings through the end of 2025.** These savings help more middle-income Michiganders afford comprehensive health insurance. In 2022 more than 85% of Michiganders who enrolled in a plan qualified for a subsidy, with many paying as little as \$10 a month for their health plan. Expanded savings have helped reduce the national uninsured rate

to an all-time low of just 8%. Before applying, Michiganders can visit [HealthCare.gov/Lower-Costs](https://www.healthcare.gov/lower-costs) to estimate whether they may qualify for savings.

- **Recent federal action has fixed the so-called “family glitch.”** Since the Affordable Care Act took effect, subsidies have been available to help Michiganders who do not have access to “affordable” employer-based health coverage. Previously, “affordable” was determined based on the cost of covering just the employee and not all family members. In many cases, spouses and other family members could not afford employer-based coverage but did not qualify for a subsidy. Fortunately, the U.S. [Treasury Department has recently taken action](#) to redefine “affordable,” enabling family members stuck in this “family glitch” to qualify for a subsidy to purchase an affordable, comprehensive Marketplace Health Plan.
- **[\\$4 million in Navigator grants](#) have been awarded to three Michigan organizations**, an increase of more than \$750,000 over last year. These grants will help expand access to qualified Navigators who provide free assistance to consumers who need help signing up for health coverage. For assistance, visit [LocalHelp.HealthCare.gov](https://www.localhelp.healthcare.gov) or call 800-318-2596.

While shopping for a health plan during Open Enrollment, Michigan consumers can choose from 233 health plans on the Health Insurance Marketplace, which is available at [HealthCare.gov](https://www.healthcare.gov) or by calling 800-318-2596. In total, including off-Marketplace plans available directly from insurers, Michiganders are able to choose from 308 plans, 52 more options than last year. Michigan remains one of the least expensive states in which to purchase health insurance. Overall [final rates](#) have an average increase of approximately 5.5% for 2023, which is significantly lower than national trends, with many states experiencing increases in excess of 10% or more due to increases in utilization rates and supply costs. Michigan has the 4th-lowest benchmark rates in the country and has consistently been in the 10 lowest states since 2016.

For questions about health coverage, visit [Michigan.gov/HealthInsurance](https://www.michigan.gov/HealthInsurance) or call DIFS 8 a.m. to 5 p.m. Monday through Friday at 877-999-6442.

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