

Open Enrollment Instructions 2019

There will be Changes to the Process This Year

As you may be aware, the individual and family insurance market has changed significantly since the inception of the Affordable Care Act. Premiums have increased, plan choices have decreased, and broker compensation has been dramatically reduced, and in some cases, eliminated. As a result of these changes, it has become necessary for our agency to make changes to the open enrollment process this year. Rather than exiting the individual and family health insurance market, as many other brokers have chosen to do, we have decided to create a self-service [quoting and enrollment engine](#) and an [informational website](#) that will be available to you when the time comes to shop for health insurance this year.

Getting Your Quotes (Off-Exchange)

We ask that you utilize our [online quoting tools](#) to review and compare plans for the upcoming open enrollment season. Quotes should be available online no later than Nov.1st, 2018. We've made it [easy to enroll online](#) this year. Should you still need broker assistance with this process, we will be available by appointment only. Please call 719-304-2250 to schedule a renewal appointment with one of our brokers.

Getting Your Quotes (On-Exchange)

If you purchased your insurance via the Connect for Health Colorado Exchange last year, there are several important steps you'll need to take to renew your coverage. You'll be able to make these changes as of Nov 1st, 2018.

- Update Income if necessary
- Renew or change your plan
- Cancel your plan if necessary

We've put together [instructions](#) for each of the above-mentioned scenarios. Please utilize these instructions to make the changes you need to your health insurance this year. If, after following these instructions, you still need assistance, we will be available to assist by appointment only.

Limited Renewal Services This Year

Due to drastic cuts in compensation, our services will not include research involved with verification of the various carrier's [networked physicians and covered drug formularies](#), but we have made it easy for you to find this information, using our simple, online instructions which can be found [here](#).

Thank you for your understanding and continued patronage.

Sincerely,

The Erickson Financial Services, Inc. & Emmett J. King, LLC Team

719-304-2250

www.colohealthinsurance.com