



**FOR IMMEDIATE RELEASE**  
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## **Open Enrollment for Health Insurance Ends February 15**

Insurance Commissioner Jim Donelon is reminding consumers that the deadline for enrolling for health insurance coverage is February 15. After February 15, only a qualifying life event as defined in the Affordable Care Act such as a change in marital status or losing your job-based health insurance will allow you to enroll in a health insurance plan before the next annual open enrollment period begins.

“Less than one week remains for consumers to enroll in health insurance coverage and those who don’t have coverage will face federal penalties next year,” said Commissioner Donelon. “But more important than that, medical costs can put a severe financial strain on families and having health insurance is one of the most important things people can purchase to protect themselves from such financial hardship.”

Those who do not have health insurance in 2015 will face paying the higher of two percent of household income or \$325 per person (\$162.50 per child under 18). A list of exceptions for those who face penalties can be found on the U.S. Department of Health and Human Services website [www.healthcare.gov](http://www.healthcare.gov).

Individuals can enroll in health coverage through an insurance agent or through the online Health Insurance Marketplace at [www.healthcare.gov](http://www.healthcare.gov) but subsidies are only available to those who qualify and enroll online through the Marketplace with or without the assistance of an agent. A listing of health insurance agents and companies can be found on the Louisiana Department of Insurance website [www.lds.la.gov](http://www.lds.la.gov).

*About the Louisiana Department of Insurance: The Louisiana Department of Insurance works to improve competition in the state’s insurance market while assisting individuals and businesses with the information and resources they need to be informed consumers of insurance. As a regulator, the LDI enforces the laws that provide a fair and stable marketplace and makes certain that insurers comply with the laws in place to protect policyholders. You can contact the LDI by calling 1-800-259-5300 or visiting [www.lds.la.gov](http://www.lds.la.gov).*