ACA Open Enrollment: If You Shop on Private Websites Instead of HealthCare.gov

New alternatives to HealthCare.gov

The Trump Administration permits, and now promotes, the sale of Marketplace plans through private websites. These are sometimes described as “direct enrollment” sites or “certified enrollment partner” sites. Private websites may be operated by a health insurance company, such as Blue Cross, Cigna, Ambetter, or Molina. Other private enrollment websites are operated by web brokers. Examples of these include GetInsured.com, Health Serpa, iWebQuotes, GoHealth Insurance, Weltheos, and others.

State-run Marketplaces do not permit these competing, alternative sites, but they are available in all HealthCare.gov states. Depending on the site, you may also be able to complete an application for financial assistance (premium tax credits and cost sharing reductions) for marketplace plans.

At this time, Navigators (professional in-person assisters, certified and funded by the Marketplace) are not permitted to use private enrollment websites. However, many insurance brokers and agents (professionals funded by commissions from insurance companies) will use private enrollment websites with their clients. These private alternatives can differ from HealthCare.gov in other ways, described below. Keep these differences in mind as you shop. You are always free to use HealthCare.gov to shop for health coverage, explore all of the marketplace plan options, and apply for health insurance.

Plans offered on alternative sites

Private insurance companies that sell Marketplace plans generally will only display their own policies, not those of competing insurers’ Marketplace plans.

By contrast, private web broker sites generally will display plans offered by multiple insurers. However, web broker sites won’t necessarily display Marketplace plan information in the same way you would find on HealthCare.gov. For example, private sites may display more prominently the plans that pay higher commissions.

In addition, alternative sites can and sometimes do sell other kinds of plans that don’t meet all the standards for Marketplace plans. For example, they may sell short-term policies that are cheaper because they cover fewer benefits, exclude coverage of pre-existing conditions, and can refuse to renew coverage if you get sick. Alternative sites are not allowed to display these non-compliant plans on the
same screen as Marketplace plans; if you aren’t sure, you can always check HealthCare.gov to confirm the policy you’re viewing is a Marketplace plan.

Applying for financial help through private sites

Some private websites will connect you back to HealthCare.gov to complete an application for financial assistance. Other websites, designated as “full service partners” have features that let you apply for financial assistance directly on that site. However, experts who have spent time testing these sites online and with ‘secret shoppers’ have raised some concerns. For example, when tested, several sites did not correctly identify children in low-income families who might be eligible for Medicaid or CHIP.

Not all certified enrollment partner websites have such problems. If you have questions or concerns about information provided by these sites, you can check the Marketplace website, HealthCare.gov, to be sure.

Other differences from HealthCare.gov

Some private enrollment websites will ask you questions about your health status (for example, your height, weight, and whether you have pre-existing conditions). Some ask whether you are seeking short-term or long-term coverage. Some sites will display certain plan options – such as those paying higher commissions to the web broker – more prominently or with more complete information compared to other plans that pay lower commissions. And some sites will use personal and health information that you provide to call or send you recorded messages or texts about other products they sell; some will share information with their business partners so they can send you promotional and marketing information.

Finally, in the past, some consumers who enrolled in Marketplace plans through private enrollment websites encountered problems if the Marketplace later needed to communicate with them, but the consumer didn’t have a HealthCare.gov account.