

## 2025 Individual Health Insurance – Time to Renew Your Coverage

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Open Enrollment for the purchase of qualified individual/family health insurance will run from November 1, 2024 to January 15, 2025. If you enroll in a plan between November 1 and December 15, your plan will be effective January 1, 2025. If you enroll between December 16 and January 15, your plan will be effective February 1, 2025. For those of you who buy your own health insurance through healthcare.gov or directly from insurance companies, this is likely the only opportunity for you to buy or change an Affordable Care Act (Obamacare) qualified health plan.



Special Enrollment Periods are available for people who lose coverage due to life changing events such as job loss or moving out of the plan's service area. Please note that you will not be able to enroll in a qualified insurance plan after the open enrollment period unless you first lose coverage and enroll within 60 days of the event.

### For 2025:

- Some plans are offering the first three primary care doctor office visits for \$5 per visit.
- Check to be sure that your doctors remain in-network. Doctors can leave certain networks and insurance carriers can change their networks as well.
- Other than increased premiums and higher deductibles, co-pays, and out-of-pocket maximums, your plan may not have changed much.
- The calculation of premium assistance has not changed for several years but it is always a good practice to review your coverage and assistance each year. Be sure to log into healthcare.gov and update your information.
- The shopping tool developed specifically for Oregon may provide more Oregon-friendly plan information. You can access this site at [www.OregonHealthCare.gov/WindowShop](http://www.OregonHealthCare.gov/WindowShop). You can also get a quick eligibility determination that may help you know if you should continue on to [healthcare.gov](http://healthcare.gov) to buy Marketplace coverage.

The average Oregonian who buys health insurance on the individual marketplace will see costs increase 8.3% for 2025. The increase is

2.1% more than the 2024 increase of 6.2%. The average premium increase per individual carrier ranges from 5.00% to 11.1%. You should note that these rate changes are the carrier's AVERAGE so some plans will increase more than the average.

### Helpful Hints

1. Establish your primary care doctor before you get sick. It can take 6 weeks or longer to get an appointment with a new primary care doctor. If you have not established your primary care doctor and need to see a provider quickly, you may need to seek treatment at an urgent care clinic.
2. Many insurance carriers are now offering tele-medicine and express care options at low or no cost for the treatment of minor ailments. Be sure to review what your plan offers before you get sick or injured so you know when and how to use these services.
3. Stay in-network. Most individual plans offer in-network coverage only – except in the case of an emergency. If you go to an out-of-network provider in a non-emergency situation, you'll likely pay the full cost of that service.
4. Review the benefits your plan offers. Many of the insurance carriers offer benefits not included in the summaries you look at when you're selecting your plan.

### In Conclusion

Remember, agents and brokers are available to you at no cost. Feel free to reach out for a second opinion if you are unsure of the person you are working with or the product they are offering. I am local, I know the market and I'm happy to help you.

As always, my goal is to help you stay healthy, wealthy, & wise, so please give me a call to schedule a time to review your health insurance options. I look forward to hearing from you.



**Cydni Klauss** is the owner of Healthy, Wealthy & Wise. Her agency is located in Tigard. You can reach Cydni at 503-704-0926 or [cydni@SelectWisely.net](mailto:cydni@SelectWisely.net).

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*Medicare plans can be confusing. We get that, and that's why we are here to help. Healthy, Wealthy, and Wise wants to help you understand your options and find the best fit for your life.*