

A Guide to Open Enrollment for 2019

Managing partner <u>Harry Nelson</u> was interviewed by Lauren Sieben with <u>The Paper Grown</u>, Zocdoc's healthcare newsletter.

Harry Nelson provides his expert analysis for The Paper Grown's quick start guide outlining the frequently asked questions regarding open enrollment for the coming year and concerns behind the repeal of the individual mandate.

From the article:

Without the individual mandate, people who are generally healthy might be more likely to skip coverage, says Harry Nelson, founder of the healthcare law firm Nelson Hardiman and co-author of the book *From Obamacare to Trumpcare: Why You Should Care.* The repeal could also have an impact on people who remain insured.

"What we end up with is a risk pool that's older and sicker," Nelson said. "By letting the population that we call the 'young invincibles' stay out of the market, we've essentially worsened the risk pools and made insurance more expensive for everyone that's still in the pool."

Read the full article