

## [Bach Talk - Healthy insurance decision-making](#)

Shopping for health insurance? Open enrollment for 2015 plans across the nation starts November 15th, 2014 and ends in February, 2015. The penalty for not protecting yourself and family by buying health insurance kicks in in 2015.

**Common questions:** <https://www.healthcare.gov/apply-and-enroll/>

**Picking by quality:** [Consumer satisfaction with health insurance plans](#)

**Shopping FAQs:** Georgetown University Health Policy Institute publishes an excellent guide to the Affordable Care Act. It's designed for people helping people buy insurance ("Navigators" and agents/brokers), but the FAQs and info in the guide will be useful to anyone shopping for themselves or family members: <http://navigatorguide.georgetown.edu>

**The penalty for being underinsured:** Here's the scoop on the penalty for not being insured <https://www.healthcare.gov/fees-exemptions/fee-for-not-being-covered/>

Gratitude to our partners at Georgetown University and Consumers Union for helping us inform the public on this important topic.