

Affordable Care Act Open Enrollment: At a Glance

What is Affordable Care Act open enrollment?

- Each year, those eligible for Affordable Care Act plans have from Nov. 1 to Dec. 15 to enroll in or change plans that start Jan. 1 the following year. They have until Jan. 15 for plans to begin Feb. 1.
- After Jan. 15, enrollment closes for the year.
- After that time, you cannot enroll in or change plans unless you qualify for a Special Enrollment Period.

What if I have health insurance through work?

- You won't qualify for savings on an ACA plan if your job-based plan is considered affordable and meets minimum standards. Most job-based plans meet these standards.
- If you have job-based coverage, you might be able to change to an ACA plan, but most likely won't qualify for savings.

Can I enroll in an ACA plan if I have Medicare?

- If you have Medicare coverage, you cannot enroll in an ACA plan.

How do I enroll?

- Visit healthcare.gov.
- Call 1-800-318-2596.
- Find a health care navigator in your community by visiting healthcare.gov/find-local-help/.

What if I have more questions?

- Visit healthcare.gov or call 1-800-318-2596.