

Your Guide to Open Enrollment



Health care has been in the news a lot this year. You probably have questions. The important thing to know is you have options. Read on for a step-by-step on how to enroll.

What is Open Enrollment?

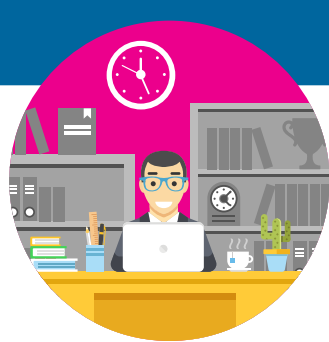
Open Enrollment is the yearly period when you can sign up for a new health insurance plan. **It's important to choose your plan now. You cannot enroll during other times of the year**, unless you experience life events like getting married. In these cases, you may qualify for what is called a "Special Enrollment Period."



Important Dates

Nov. 1 - Dec. 15

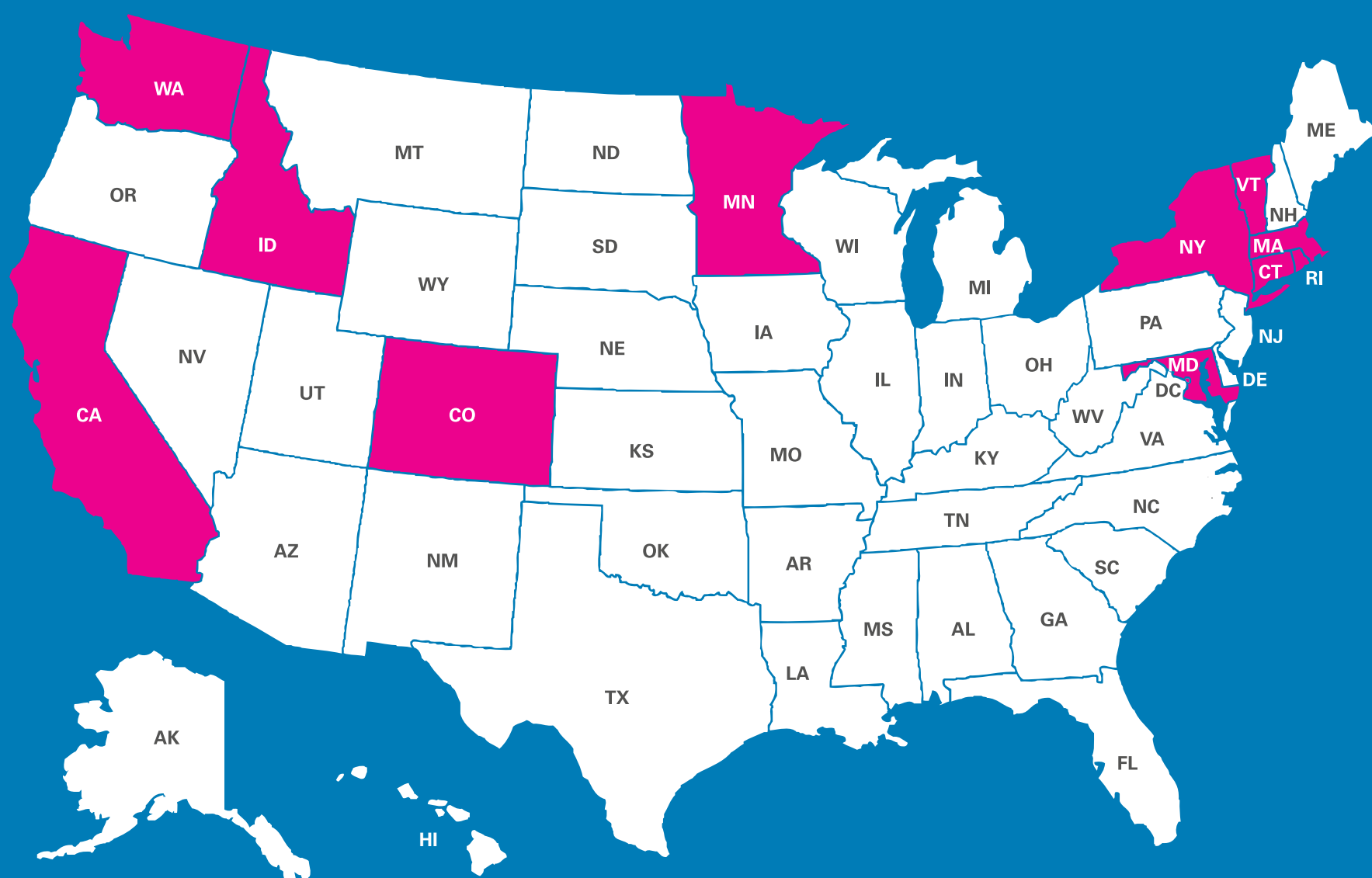
If you **purchase your own insurance through the marketplaces**, during the next six weeks visit healthcare.gov to compare health care options, update your application, and enroll in coverage.



If you get health insurance through your job, you may have a different open enrollment period. Check with your employer to be sure.

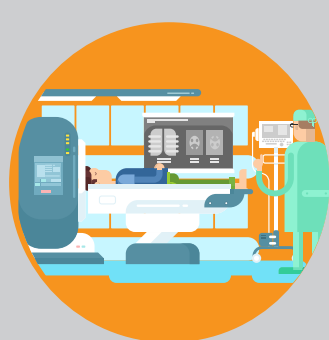
Where to Enroll

Most Americans can enroll in health coverage at healthcare.gov but some states have their own deadlines and websites. Check out the map below to see where you should go to enroll.



■ enroll at: healthcare.gov ■ use state-specific marketplace website, listed at: healthcare.gov/marketplace-in-your-state

6 Facts You Need to Know



PROTECTIONS

Marketplace plans still provide essential-health benefits, like cancer screenings. People with **pre-existing conditions** do not pay more for premiums.



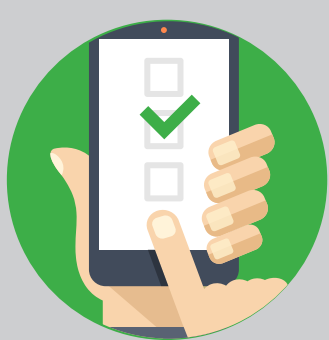
BENEFITS

Benefits can change. Check to ensure your **doctors** are in your network and your **prescriptions are covered**.



PENALTY

You are still **required** to have health care coverage otherwise you risk paying a penalty.



CHOICE

You can choose to stay with your current marketplace plan, or choose a different one. If you do not actively choose a plan, you will be automatically enrolled in your current plan.



NEW COVERAGE

If your current plan **is not** offered in 2018, you will be covered by a similar plan from another provider. If you do not actively choose a plan, you will be automatically enrolled in a similar plan.



FINANCIAL ASSISTANCE

As in years past, review your options to see if you **qualify for financial assistance** that will lower your premium and other health care costs

For more information about Open Enrollment, visit ahip.org or myhealthplan.guide

