Navigating 2018 open enrollment for health insurance

What is open enrollment for health insurance?
Open enrollment is the annual window during which individuals and employees may add or drop their health insurance or make changes to their coverage.

What are my options for health insurance during open enrollment?
The Affordable Care Act (ACA) established health insurance marketplaces where consumers can shop for a health insurance plan and apply for federal subsidies if eligible. Individual states have the option to develop and operate their own marketplaces, default to a federally facilitated marketplace or operate in a partnership with the federal government.

What are the three different marketplaces for purchasing individual health insurance?
State-based marketplaces retain authority over a range of marketplace functions, including selecting plans, developing quality or pricing guidelines, and conducting outreach.

Federally facilitated marketplaces operate under rules established by the Dept. of Health and Human Services and use the federal platform healthcare.gov.

State-federal partnerships have states retaining a range of marketplace functions but using the federal platform for enrollment.

As of 2018, there are 12 state-based marketplaces, five state-based marketplaces that use the federal platform, six state-federal partnership marketplaces and 28 federally run marketplaces.

What are the deadlines for sign up?
General open enrollment in the individual market for 2019 coverage runs from

Nov. 1 through Dec. 15
*Plans effective Jan. 1, 2019*

State-run exchanges or marketplaces that use their own enrollment platform have some flexibility in terms of open enrollment dates for 2019 coverage.

What are exceptions to the open enrollment deadlines?
California
Oct. 15–Dec. 14

Massachusetts
Nov. 1–Dec. 23

New York
Nov. 1–Jan. 31

Rhode Island
Nov. 1–Dec. 31

How do I navigate the open enrollment process?
• Identify state of residence and type of marketplace
• Share corresponding website based on marketplace
• For state-based marketplaces, investigate outreach opportunities
• Sign up for updates at getamericacovered.org
Where do I sign up for health insurance during open enrollment?
All individuals can sign up for health insurance at healthcare.gov

(Except for states highlighted in purple)

Health insurance information for states highlighted in purple can be found below:

<table>
<thead>
<tr>
<th>Arkansas</th>
<th>California</th>
<th>Colorado</th>
</tr>
</thead>
<tbody>
<tr>
<td>Connecticut</td>
<td>Delaware</td>
<td>District of Columbia</td>
</tr>
<tr>
<td>Idaho</td>
<td>Illinois</td>
<td>Massachusetts</td>
</tr>
<tr>
<td>Minnesota</td>
<td>Nevada</td>
<td>New York</td>
</tr>
<tr>
<td>Oregon</td>
<td>Rhode Island</td>
<td>Vermont</td>
</tr>
<tr>
<td>Washington</td>
<td>Maryland</td>
<td></td>
</tr>
</tbody>
</table>