

Navigating 2019 Open Enrollment: Health Insurance Sign-Up

A Guide for Patients and Health Professionals

What is Open Enrollment for Health Insurance?

Open enrollment is the time each year when you can sign up for or switch health insurance plans.

Applies to you if you are not covered through your job, Medicaid, or other programs.

Limited time window to purchase insurance coverage for 2020.

Why is it important to get covered?

No one plans to get sick or hurt, but it happens.

Health insurance from [HealthCare.gov](https://www.healthcare.gov) protects you and your family members from the unexpected.

What are the deadlines for sign-up?

For most states, Open Enrollment ends on

December 15, 2019

Coverage begins January 1, 2020

BUT

There are **exceptions...**

Exceptions to Open Enrollment Deadline

California	Jan 31, 2020
Colorado	Jan 15, 2020
District of Columbia	Jan 31, 2020
Idaho	Dec 16, 2019
Massachusetts	Jan 23, 2020
Minnesota	Dec 23, 2019
New York	Jan 31, 2020
Rhode Island	Dec 31, 2019

Dollars and Cents

Getting covered can be *easier* and *more affordable* than you think.

Free expert help is available, so you can complete the sign-up process in a single sitting.

Some people qualify for tax credits that **reduce their monthly premium to \$0** (zero dollars) per month.

More than eight out of 10 people who enroll through HealthCare.gov qualify for financial help.

The tax credit available through HealthCare.gov reduces most people's premium cost to a total of \$50 to \$100 per month.

What is the value of a HealthCare.gov plan?

Free preventive care:

All plans at HealthCare.gov cover free preventive care with no co-pay. This means free cancer screenings, check-ups, and more.

Protections for people with pre-existing conditions:

Millions of Americans no longer have to worry about being denied coverage or charged more due to their health status.

Comprehensive coverage:

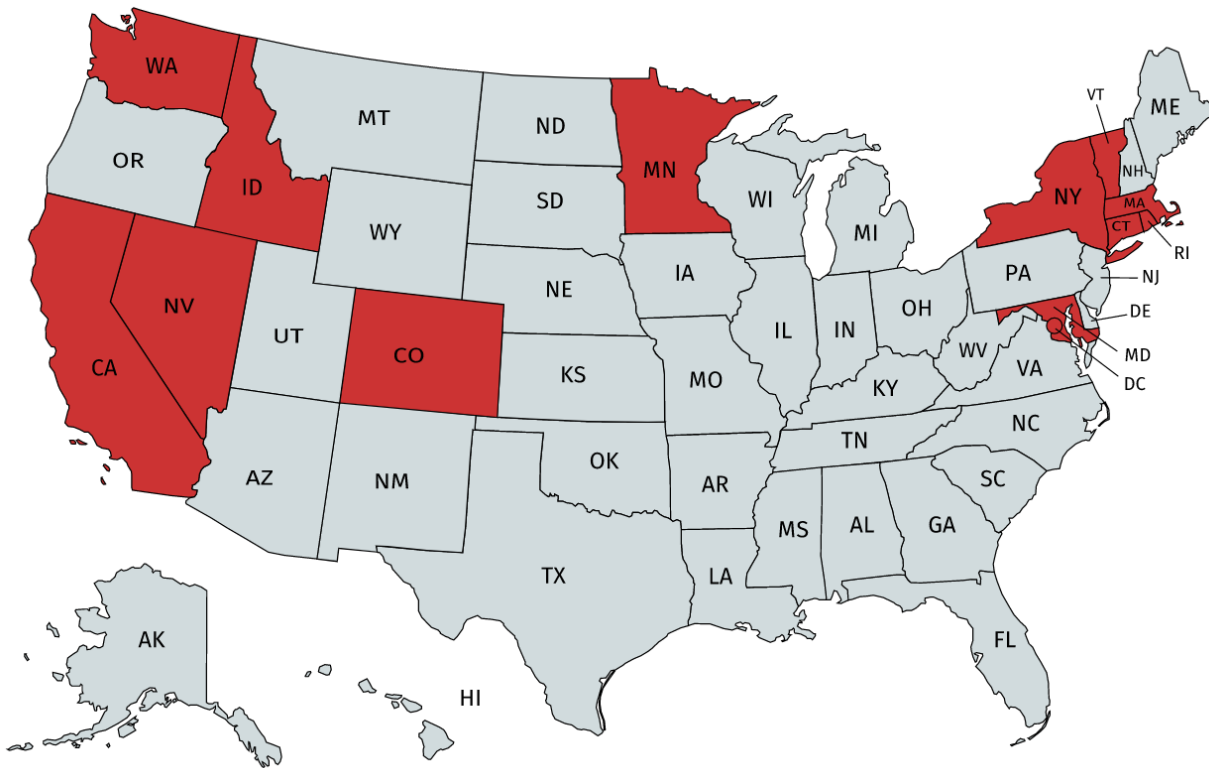
These health plans are required to cover ten categories of essential benefits – including emergency services, maternity, mental health, and prescription drug coverage.

[\[https://www.getamericacovered.org/\]](https://www.getamericacovered.org/)

How Do I Sign Up for Health Insurance before Open Enrollment ends?

All individuals can sign-up for health insurance at www.healthcare.gov

Except for states highlighted in **RED**



Health insurance information for **states highlighted in red** can be found **BELOW**:

California https://www.coveredca.com/	Massachusetts https://www.mahealthconnector.org/
Colorado http://connectforhealthco.com/	Minnesota https://www.mnsure.org/
Connecticut https://www.accesshealthct.com/	Nevada https://www.nevadahealthlink.com/
District of Columbia https://dchealthlink.com	New York https://nystateofhealth.ny.gov/
Idaho https://www.yourhealthidaho.org/	Rhode Island https://healthsourceri.com/
Maryland https://www.marylandhealthconnection.gov/	Vermont https://portal.healthconnect.vermont.gov/
Washington State https://www.wahealthplanfinder.org/	

If you have questions...

Call the US government's toll-free 24-hour line at (800) 318-2596

OR

Visit <https://localhelp.healthcare.gov> to find in-person assistance.