

What is Open Enrollment?

Open Enrollment is a period of time every year where you can renew or sign up for health insurance if you do not already have insurance through your job or through a program such as Medicare or Medicaid. If you are uninsured or looking for more affordable health insurance, you can visit healthcare.gov or your state’s “marketplace,” or health insurance exchange, and learn about your options.

There is financial help available for people who cannot afford insurance.

Open Enrollment Begins	Open Enrollment Ends	
November 1, 2017	December 15, 2017	If you live in any state not listed below:
	December 22, 2017	Connecticut
	December 31, 2017	Rhode Island
	January 12, 2018	Colorado
	January 14, 2018	Minnesota
	January 15, 2018	Washington
	January 23, 2018	Massachusetts
	January 31, 2018	California, DC, and New York

You can also sign up for insurance outside of the open enrollment period, if you lose your job, marry, divorce, or have a baby. You may also enroll in Medicaid and in the Children’s Health Insurance Program (CHIP) at any time, year round.

If you have a disability, you may have encountered barriers to enrollment before. State, local, and federal government agencies have legal obligations to make sure that people with disabilities have an effective opportunity to apply for needed benefits and to receive the services that allow them to live successfully in their communities. This includes help with enrolling into healthcare coverage. You can read more in the Bazelon Center report, [Making the Connection](#). You can also contact your local [protection and advocacy organization](#) if you encounter challenges such as needing accommodations for disability-related needs.

Where can I go to get help?

Choosing a health insurance plan can be complicated. If you or your family member needs assistance with understanding the options, there is help available:

You can find a local organization that can help you with your application here:
LocalHelp.HealthCare.gov OR <https://connector.getcoveredamerica.org/en-us/widget/>

You can also go directly to www.healthcare.gov OR to www.CuidadoDeSalud.gov, if you speak Spanish.

- NOTE: Due to maintenance issues, the website will be down from midnight to noon most Sundays during Open Enrollment. It will be open all day on Sunday, December 10.

You can also call: 1-800-318-2596 (Available 24/7 with access to 150 languages) OR 1-855-889-4325 (TTY)

**If you have a disability, details matter.
Before you sign up for or renew a plan, ask:**

- Are a broad range of health care providers included in the health plan's network of providers?
- Are there enough medical specialists in the network to meet your needs?
- Are the medications you need included in the plan's list of covered drugs?
- Is there adequate access to non-clinical services and supports?
- Does the plan have service limits, such as caps or limits on the number of office visits for therapy services?
- Are the mental health services you use covered and are your providers available?

If you would like more information on specific topics, the National Disability Navigator Resource Collaborative (<https://nationaldisabilitynavigator.org/ndnrc-materials/fact-sheets/>) has a comprehensive set of materials available on disability issues and the Affordable Care Act.

**I already have health insurance through the Marketplace.
Do I need to do something?**

- Update your income and household information in the Marketplace to make sure you get the assistance that is available. If your income has increased, updating your information with the Marketplace will help you to avoid paying penalties.
- Check your health insurance coverage and see if it still meets your healthcare needs.
- Make a choice. You may enroll in a different plan each year or keep your same plan. If you do not renew or enroll in a plan by **December 15, 2017**, you may be automatically re-enrolled in your current plan or a similar one.
- Read all health insurance notices and updates very carefully. If a new plan does not cover your providers or services, you can transition to a new plan. The local organizations listed above may be able to help with this transition.

I and/or my family members are uninsured, can we sign up?

Most people will be able to get health insurance coverage whether or not they have pre-existing health conditions or prior denial of coverage. People who are interested can go online, enter their information and review insurance options. Information on monthly premiums, deductible costs, doctors, hospitals and which drugs are covered by a plan should be available. Enrollment is limited to people who live in the United States, are U.S. citizens, nationals, or non-citizens who are lawfully present, and not currently incarcerated. If you have not signed up for an insurance plan in the past year or do not plan to this year, it is important to note that you may be subject to a fee for not having health care coverage.