

HEALTH INSURANCE SMARTS

UNDERSTAND ENROLLMENT PERIODS



In most cases, you and your family will review your health insurance options and sign up for health insurance coverage (including Medicare plans) through an employer, the marketplace, or the private market during a set period of time each year. This annual period is called the open enrollment period.

The exact dates of this open enrollment period may vary from year to year. The dates may also vary depending on where you purchase health insurance coverage. Because you can generally only buy health coverage during an annual open enrollment period, it is essential that you are aware of the important health insurance dates affecting you and your family members.

If you purchase health insurance coverage through your employer, the open enrollment dates are determined by your employer. The dates will likely vary from employer to employer. This means that if both you and a spouse or partner are employed and your employers both offer health insurance coverage, you will likely have two different open enrollment periods to keep track of each year. If you are not sure when your next job-based open enrollment period is, ask your employer.

If you purchase health insurance coverage from the marketplace, the marketplace open enrollment period is typically early November through mid-December for coverage in the following year. Refer to *healthcare.gov* for the open enrollment period in future years.

The Medicare initial enrollment period is a seven-month window surrounding the 65th birthday, or for those under 65 and disabled, the seven months surrounding the 25th month of disability. Special enrollment periods for Medicare vary. Specific rules and timing

can be found at <https://www.medicare.gov/Pubs/pdf/11219-Understanding-Medicare-Part-C-D.pdf>, or by contacting a volunteer with the Senior Health Insurance Counseling for Kansas (SHICK) program. If a beneficiary has missed the initial enrollment period and is not eligible for a special enrollment period, the Medicare general enrollment period runs January 1 to March 31 each year, with coverage beginning on July 1. Beneficiaries may be eligible for a special enrollment period.

Sometimes changes in your life can make you eligible for a special enrollment period. A special enrollment period allows you to enroll in health insurance outside the usual time frame set by your employer or the marketplace. The change in your status, or the event, that allows you to use this special enrollment period is called a qualifying life event. It qualifies you for the special enrollment period.

Changes in your family size — for example if you marry, divorce, or have a baby — are qualifying life events. Other qualifying changes include moving to a new state or gaining citizenship or lawful presence in the United States. If you lose your job-based coverage for any reason, you qualify for a special enrollment period in the marketplace, through COBRA, or through your spouse's policy.

In addition to those types of changes, if you have marketplace coverage, you may also qualify for a special enrollment period to change plans as a result of changes in income. Those with marketplace coverage are required to report income and certain life changes to the marketplace. After reporting these changes, you will get a

UNDERSTAND ENROLLMENT PERIODS



new eligibility notice. It will explain whether or not you qualify for a change in coverage or savings based on your new situation. Report changes online or by telephone at 1-800-318-2596; do not report changes by mail. Learn more at www.healthcare.gov/how-do-i-report-life-changes-to-the-marketplace.

Just as annual enrollment periods start and end on specific dates, special enrollment periods also have time limits. The special enrollment period for job-based plans is 30 days following a qualifying life event. The special enrollment period for marketplace plans is 60 days after a qualifying change.

Generally, if you miss the deadline for selecting health coverage or making changes to your existing coverage, you must wait until the next open enrollment period. That means if you add new family members, they may not have health coverage for several months. It also means you could be paying more than you need to for health coverage if your financial situation changes and you would be eligible for savings based on your new situation.

IMPORTANT TERMS

Health Coverage: Entitlement to payment or reimbursement for health care costs under a contract. That contract can be with a health insurance company, a group health plan offered through a job, or a government program such as Medicare or KanCare.

Open Enrollment: Annual period during which you and your family can sign up for health coverage in the marketplace, through an employer, or through the private market. Consumers may qualify for a special enrollment period based on their circumstances. Delays in enrollment and coverage, and penalties, may apply if the consumer does not enroll at the appropriate time.

Qualifying Life Event: A change in your life that can make you eligible for a special enrollment period to enroll in health insurance coverage; for example moving to a new state, certain changes in income, adding or losing a family member, gaining citizenship, and losing other health coverage.

WHEN TO ENROLL

Marketplace Open Enrollment: Typically early November through mid-December.

Job-based Open Enrollment: Dates determined by employer and vary.

Special Enrollment: Within 60 days of a qualifying event for marketplace coverage and within 30 days for job-based plans.

Medicare Enrollment: Initial enrollment period is 3 months prior to, the month of, and 3 months after the 65th birthday, or 25th month of disability.

Applications for KanCare can be made at any time.

For more information, contact:

Elizabeth Kiss, Ph.D.

Associate professor and extension specialist
dekiss4@ksu.edu

Thanks to Roberta Riportella, Ph.D., for her work on the original publication.

K-STATE
Research and Extension

Health Insurance Smarts was created by a team of K-State Research and Extension professionals: Elizabeth Kiss, assistant professor and extension specialist; Erin Petersilie, Walnut Creek District family and consumer sciences agent; Roberta Riportella, Kansas Health Foundation Professor of Community Health; Debra Wood, Central Kansas District family resource management agent; Katie Allen, communications specialist; Janie Dunstan, graphic designer; and Linda Gilmore, editor.

Publications from Kansas State University are available at:
www.bookstore.ksre.ksu.edu

Date shown is that of publication or last revision. Contents of this publication may be freely reproduced for educational purposes. All other rights reserved. In each case, credit Elizabeth Kiss, Ph.D., et al., *Health Insurance Smarts: Understand Enrollment Periods, Fact Sheet*, Kansas State University, July 2018.

Kansas State University Agricultural Experiment Station and Cooperative Extension Service

K-State Research and Extension is an equal opportunity provider and employer. Issued in furtherance of Cooperative Extension Work, Acts of May 8 and June 30, 1914, as amended. Kansas State University, County Extension Councils, Extension Districts, and United States Department of Agriculture Cooperating, J. Ernest Minton, Interim Director. **MF3187 rev. July 2018**