



**CONSORTIUM FOR CITIZENS  
WITH DISABILITIES**

## **It's Time To Check On Your Health Insurance!**

**This is an important time to take a close look at your health care needs and options.**

**2018 Open Enrollment:**

**November 1, 2017**

Open enrollment begins

**December 15, 2017**

Open enrollment ends

**January 1, 2018**

Coverage begins

If you're uninsured or looking for more affordable health insurance, the "open enrollment" period is the time to visit [healthcare.gov](http://healthcare.gov) or your state's marketplace or health insurance exchange. During "open enrollment", private health insurance options can be reviewed and coverage can be purchased. People with low and moderate incomes may be able to get financial help to pay for health insurance coverage. Assistance to pay for premiums and other cost-sharing may be available for individuals and families, depending on which plan is purchased. If you get health insurance through your employer, Medicaid or Medicare, you are not eligible for this assistance.

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

### **Do all states have the same open enrollment dates?**

No. Some states have a longer enrollment periods. States with different ones are listed below:

**California:** Nov. 1, 2017 - Jan. 31, 2018

**Colorado:** Nov. 1, 2017 – Jan. 12, 2018

**Connecticut:** Nov. 1, 2017 - Dec. 22, 2017

**DC:** Nov. 1, 2017 — Jan. 31, 2018

**Massachusetts:** Nov. 1, 2017 – Jan. 23, 2018

**Minnesota:** Nov. 1, 2017 – Jan. 14, 2018

**New York:** Nov. 1, 2017 — Jan. 31, 2018

**Rhode Island:** Nov. 1, 2017 – Dec. 31, 2017

**Washington:** Nov. 1, 2017 — Jan. 15, 2018

### **If you have a disability or a health condition, details or possible changes matter. 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 needed medications included in the plan's list of covered drugs?
- Is there adequate access to non-clinical, disability-specific services and supports?
- Does the plan have service limits, such as caps or limits on the number of office visits for therapy services?

- Are mental health services covered to the same extent that other “physical” health benefits are covered?

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

It is important to update your income and household information in the Marketplace to make sure you get the assistance that is available.

- This is also a good time to check your health insurance coverage and see if it still meets your healthcare needs.
- If a new plan does not cover your providers or services, seek more information about transition rights.
- You should carefully read all health insurance notices and updates.
- If your income has increased, updating your information with the Marketplace will help avoid paying penalties.

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

Most individuals will be able to get health insurance coverage regardless of pre-existing health conditions or prior denial of coverage. Interested individuals can go online, enter 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 individuals 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, it is important to note that you may be subject to a fee for not having health care coverage.

## **Where can I go to get help?**

Purchasing health insurance can be complicated. If you or your family member needs assistance with understanding the options, [healthcare.gov](http://www.healthcare.gov) can help. Each state has health insurance “navigators” to assist individuals with enrollment in health insurance plans. Individual health plan information should be available in late October 2017 on the [website](#). If you would like more information on specific topics, the [National Disability Navigator Resource Collaborative \(http://www.nationaldisabilitynavigator.org/\)](http://www.nationaldisabilitynavigator.org/) has a comprehensive set of materials available on disability issues and the Affordable Care Act.

**Website:** [www.healthcare.gov](http://www.healthcare.gov)

**Phone:** [1-800-318-2596](tel:1-800-318-2596) (Available 24/7 with access to 150 languages)

**TTY:** [1-855-889-4325](tel:1-855-889-4325)

**In-Person Assistance Resources:** [localhelp.healthcare.gov](http://localhelp.healthcare.gov)