When Can You Enroll in a Health Plan?

Health insurance is important. It protects you against what can be the very high costs of healthcare. But, to get health insurance, you need to enroll, or sign up. And, in most cases, you can't enroll in a health plan any time you want. You have to do it during certain times.

This article will explain the times when you can enroll in a health plan, depending on whether you get health insurance from:

- Your employer;
- A federal or state Health Insurance Marketplace or Exchange; or
- Medicaid, the Children's Health Insurance Program (CHIP) or Medicare.

Getting Health Insurance from Your Employer

If your employer offers health insurance, you usually can enroll in a job-based health plan at the time you get hired. If you choose not to join at that time, and you change your mind later, you'll have to wait for one of two things: an open enrollment period or a qualifying status change.

Open Enrollment Period
An open enrollment period is a span of time during which many businesses, once a year, allow employees to join health plans or switch health plans. If you didn't enroll at hiring, you can enroll during open enrollment. Many health plans are based on the calendar year. That means your coverage will run from January 1 to December 31. For that reason, open enrollment usually takes place in the fall, with your coverage to begin at the start of the new year.

Even if you did enroll at hiring, open enrollment is an important time. If your employer offers a choice of plans, during open enrollment you can reconsider which plan is best for you. You can review plan materials, ask questions and add or drop dependents.

Act fast. The open enrollment period may be short—maybe just a few weeks. Ask your manager or human resources department when your company is holding its open enrollment period. That way, you'll be ready when it comes.

Qualifying Status Change
Another time when you can enroll in a job-based health plan is when a certain life event happens to you that's called a qualifying status change or qualifying life event. Let's say you have health coverage through your spouse's employer but your spouse's job, and coverage, come to an end. That's a qualifying status change. So are events like getting married, getting divorced, having a baby or adopting a child. In most cases, you must notify your employer within 30 days of the life event, or else wait until the next open enrollment period.

Getting Health Insurance from the Health Insurance Marketplace

Let's say your employer doesn't offer health insurance. Or, you don't like your employer's plan choices. Or, you're self-employed or unemployed. You can buy coverage on your own. The government can help you find a plan.

The federal government and many states operate a Health Insurance Marketplace or Exchange. Those are websites where you can choose among private health plans. You can use your state's Marketplace if you live in one of the states on this list. If not, you can use the federal Marketplace. Based on your income, you might be able to get financial assistance.

Like job-based health plans, the federal Marketplace has an open enrollment period. That's the time when anyone can enroll. As an example, in 2017, the federal open enrollment period lasted from November 1, 2017

to December 15, 2017. Some states had longer open enrollment periods for their Marketplaces that year. The timing may change from year to year, so try to check ahead of time. The federal Marketplace posts its open enrollment dates here.

Like job-based health plans, the government allows you to enroll if certain life events happen. Those include losing health coverage, getting married, moving or having a baby. Such events trigger a special enrollment period. That's a time outside the yearly open enrollment period when you can sign up for health insurance. If you don't enroll then, you'll have to wait until the next open enrollment period to apply.

Getting Health Insurance from Medicaid, CHIP or Medicare

The government has several public insurance programs for certain groups of people. Public insurance is paid for by the government.

Is your income under certain limits? You may qualify for public health insurance through Medicaid or CHIP. If you qualify, you can enroll any time of the year. Learn more about Medicaid and CHIP here.

Are you age 65 or older? You can enroll in the government's Medicare program. That's government health insurance for older people. You may also qualify for Medicare if you have a disability or permanent kidney failure. You can get information on when and how to apply for Medicare here.

Every year, Medicare has its own open enrollment period. It lasts from October 15 to December 7. During that period, if you already have Medicare coverage, you can make changes to it. For example, you can join a new Medicare Advantage plan. That lets you get your Medicare benefits from a private health plan. Or, you can enroll in a new separate prescription drug plan. You can learn more about Medicare open enrollment here.

Your Action Plan: Enroll in a Health Plan

- If your employer offers health insurance, consider enrolling when you get hired. If you don't take that option, and you later want health insurance, be alert for your employer's open enrollment period. Or, ask your employer what kind of life events qualify you to enroll.
- If your employer doesn't offer health insurance, if you don't like your employer's plan choices or if you're self-employed or unemployed, consider using a federal or state Health Insurance Marketplace. Be alert for its open enrollment period, when anyone can enroll, or for the special enrollment periods when certain life events may qualify you to enroll.
- If your income is under certain limits, you may qualify for public health insurance through Medicaid or CHIP. If so, you can enroll at any time of the year. To see if you qualify, get information here. If you're age 65 or older, consider enrolling in the government's Medicare program.