
Frequently Asked Questions: ACA Enrollment

OVERVIEW

The below information provides basic information on the Affordable Care Act (ACA) open enrollment period. **California has its own marketplace and is covered in a later portion of this FAQ.** Thirteen additional states and the District of Columbia have their own state portal. If your state has its own marketplace, we suggest visiting their website for more information. You can find their site linked in the “Where can I enroll in the ACA” section.

AT A GLANCE

- Am I eligible for coverage under the ACA?
- When is the ACA enrollment period?
- Where can I enroll in the ACA?
- What information do I need to prepare for enrollment?
- When will my health insurance plan take effect?
- What is the process to renew my marketplace health insurance?
- Can I automatically re-enroll in my current plan?
- What happens if I don't enroll in a plan during open enrollment?
- Is there a penalty for not having health insurance?
- How much does a plan cost?
- Am I eligible for a premium subsidy?
- Is there any in-language support available?
- If I am under 26, can I still stay on my parents' healthcare plan?
- What if I'm already enrolled in a marketplace plan?
- What if I have other questions?

Am I eligible for coverage under the ACA?

To be eligible to enroll in health coverage through the Marketplace, you:

- Must live in the United States
- Must be a U.S. citizen, national, or [lawful resident](#)
 - Examples of a lawful resident include but are not limited to green card holders, refugees, and TPS recipients
- Cannot be currently [incarcerated](#)

When is the ACA enrollment period?

ACA enrollment opens on Sunday, November 1, 2020 and ends on Tuesday, December 15, 2020 for most states. Below are states with extended or permanently extended enrollment deadlines:

- **Minnesota:** December 22, 2020

- **Colorado:** January 15, 2021
- **Pennsylvania:** January 15, 2021
- **Nevada:** January 15, 2021
- **Washington:** January 15, 2021
- **Massachusetts:** January 23, 2021
- **Rhode Island:** January 23, 2021
- **California:** January 31, 2021
- **District of Columbia:** January 31, 2021
- **New Jersey:** January 31, 2021
- **New York:** January 31, 2021

Applicants who are eligible for Medicaid or CHIP can also enroll year-round.

SPECIAL ENROLLMENT PERIODS OUTSIDE OF GENERAL ACA ENROLLMENT

After open enrollment ends, people can only purchase coverage if they have a special enrollment period triggered by an exceptional qualifying event such as but not limited to:

- Becoming a U.S. citizen or legal resident
- Birth or adoption
- Involuntary loss of other health coverage.
- Marriage, if your spouse already has health insurance

See [here](#) for additional information about special enrollment periods and qualifying life events.

Where can I enroll in the ACA?

Most states can enroll at healthcare.gov. If you live in one of the below states, you should enroll through your state's marketplace:

- [California](#): Covered CA
- [Colorado](#): Connect for Health Colorado
- [District of Columbia](#): DC Health Link
- [Idaho](#): Your Health Idaho
- [Maryland](#): Maryland Health Connection
- [Massachusetts](#): Massachusetts Health Connector
- [Minnesota](#): MNSure
- [Nevada](#): Nevada Health Link
- [New Jersey](#): Get Covered New Jersey
- [New York](#): New York State of Health
- [Pennsylvania](#): Pennie
- [Rhode Island](#): Health Source RI
- [Vermont](#): Vermont Health Connect
- [Washington](#): Washington Health Benefit Exchange

What information do I need to prepare for enrollment?

To prepare for the application, you will need:

- Information about your household size. Figure out who in your household will apply together before you start your application
- Home and/or mailing addresses for everyone applying for coverage
- Information about everyone applying for coverage, like Social Security Numbers and birth dates
- If you're receiving help, information about the professional helping you apply, such as a health insurance navigator or certified application counselor
- Information on how you plan to file your taxes in 2021
- Employer and income information for every member of your household
- Your best estimate of what your household income will be in 2021
- Policy numbers for any current health plans covering members of your household
- A completed "Employer Coverage Tool" for every job-based plan you or someone in your household is eligible for
- Notices from your current plan that include your plan ID, if you have or had 2020 Marketplace coverage.
- Document information for legal immigrants and naturalized citizens.

Visit [healthcare.gov](https://www.healthcare.gov) for a checklist of information you'll need to provide during the process.

When will my health insurance plan take effect?

In almost all cases, your coverage is going to take effect January 1, 2021, if you sign up during the open enrollment window in the fall of 2020. If you're already enrolled in an individual-market plan and you're picking a different plan during open enrollment, your current plan will end on December 31 and your new plan will take effect seamlessly on January 1 (assuming you continue to pay all of your premiums when they're due). If you're currently uninsured, it's important to understand that you could have to wait up to two months from the time you enroll until the time your new plan takes effect, since open enrollment starts a full two months before the start of 2021.

If you're in a state where open enrollment extends past December 15 (California, Colorado, Pennsylvania, Nevada, and DC) and you enroll after December 15, your coverage will take effect on February 1 or March 1, depending on when you apply. If you were already enrolled in a plan for 2020, it will renew as of January 1 (assuming it's still available, which is usually the case), and then your new plan selection will replace it as of February or March.

What is the process to renew my marketplace health insurance?

If you already have [marketplace health insurance](#) in 2020, you are encouraged to log into your Marketplace account as soon as November 1, 2020. From there, you can update your application with your expected 2021 income and household information, and compare the plan you're being offered with other 2021 plans. You can enroll in any plan available to you through the Marketplace—the one you were expecting to be automatically enrolled in or any other. Shopping around is highly recommended as premiums may have changed from 2020.

Can I automatically re-enroll in my current plan?

If you do not update your information on the marketplace and select a new plan, you will be automatically re-enrolled into your 2020 plan. If your current plan no longer exists, the marketplace will automatically enroll you into the most similar plan.

What happens if I don't enroll in a plan during open enrollment?

If you don't enroll in an ACA-compliant health insurance plan by the end of open enrollment (December 15 in most states), your buying options will likely be very limited for the coming year. Open enrollment won't come around again until November 2021, with coverage effective the first of 2022.

Is there a penalty for not having health insurance?

We encourage everyone without health insurance to enroll in the ACA marketplace. However, the ACA's federal individual mandate penalty has been \$0 since the start of 2019, and that will continue to be the case in 2021. People who are uninsured will **not** face a penalty, **unless** they're in a state that has its own individual mandate and a penalty for non-compliance. Four states and DC impose tax penalties for not having health insurance:

- California
- District of Columbia
- Massachusetts
- New Jersey
- Rhode Island

How much does a plan cost?

In 2020, the average national monthly non-subsidized health insurance premium for one person on a benchmark plan (i.e., "Silver" plan) is \$462 per month. Individuals buying for a family of four paid an average monthly premium of \$1,437 for non-subsidized health

insurance. Premiums may have changed for 2021 and often vary by state, region, or insurer. You may also have more options available to you than the previous year. You can preview an estimate of the potential cost of a plan [here](#).

Am I eligible for a premium subsidy?

Premium subsidies are generally available if your projected household income (an ACA-specific calculation) doesn't exceed 400% of the prior year's poverty level. For a single individual buying coverage for 2021, that amounts to an income of up to \$51,040. And for a family of four, it's \$104,800.

Is there any in-language support available?

[Healthcare.gov](#) provides limited language support. The only Southeast Asian language with any translated materials is Vietnamese. Several states like California (see below) may provide additional language support through its marketplace.

If I am under 26, can I still stay on my parents' healthcare plan?

Yes, the ACA allows young adults to remain covered by their parents' health insurance plan, even if that individual has other health insurance options available through their employer.

What if I'm already enrolled in a marketplace plan?

If you don't do anything by December 15, or when open enrollment ends in your state, you will be automatically renewed in your current plan. If your plan is no longer available, the marketplace will enroll you in the most similar plan.

What if I have other questions?

You can often find answers to your healthcare questions [here](#).

Frequently Asked Questions: California Enrollment

OVERVIEW

Covered CA is California's health insurance marketplace that allows individuals and families to get free or low-cost health insurance through Medi-Cal or support for private health insurance.

AT A GLANCE

- When is the enrollment period for Covered CA?
- Am I eligible for coverage through Covered CA?
- What if I am an immigrant in California?
- How much will I have to pay and what are my coverage options?
- Is there a penalty for not having health insurance in CA?
- What information do I need to prepare for enrollment in CA?
- Is there additional support available for my application or renewal through Covered CA?

When is the enrollment period for Covered CA?

Enrollment will begin November 1, 2020 until January 31, 2021. Apply [here](#).

Am I eligible for coverage through Covered CA?

Any Californian can get health insurance through Covered California if they are a state resident and cannot get affordable health insurance through a job. Applicants may qualify for a free or low-cost health plan, or for financial help that can lower the cost of premiums and co-pays, depending on household size and family income.

What if I am an immigrant in California?

- Legal residents of five or more years or [‘qualified non-citizens’](#) have the same benefits as citizens.
- Some non-citizens who have legal immigration status but do not qualify for full Medi-Cal coverage, may still qualify for government help paying for individual coverage if their income is at or below 600% of the [Federal Poverty Guidelines](#).
- Undocumented immigrants cannot get individual plans through Covered CA and cannot get government help paying for their coverage. However, undocumented immigrants can get public coverage through Medi-Cal up until they are 26 years old.

How much will I have to pay and what are my coverage options?

You can use Covered CA’s [Shop and Compare](#) tool to provide more information about yourself and your household, and learn more about potential health coverage and eligibility.

Is there a penalty for not having health insurance in CA?

California still has an individual health care mandate, even if there is no longer a federal mandate or penalty for ACA coverage. As such, CA residents must either:

- Have qualifying health insurance coverage, or
- Pay a penalty when filing a state tax return, or
- Get an exemption from the requirement to have coverage.

The penalty for not having coverage in California the entire year will be at least \$750 per adult and \$375 per dependent child under 18 in the household when you file your 2020 state income tax return in 2021.

What information do I need to prepare for enrollment in CA?

To prepare for the application, you will need:

1. Proof of Social Security number (for those who have them)
2. Proof of identity
3. Proof of citizenship or status (if applicable)
4. Proof of immigration status or lawful presence (for non-citizens)
5. Attestation or proof of non-incarcerated status
6. Federal tax information (for those who file taxes)
7. Employer and income information (for everyone in your family)

You can find more information about [documents to confirm eligibility](#).

Is there additional support available for my application or renewal through Covered CA?

You can find [free and local help](#) from a Certified Insurance Agent, Enrollment Counselor or a County Social Services Office near you.

You can also call the [Covered CA Service Center](#), which provides additional language support in Lao, Hmong, Vietnamese, and Khmer.
