

Frequently Asked Questions: ACA Open Enrollment

(updated: Nov. 2023)

OVERVIEW

The below information provides basic information on the Affordable Care Act (ACA) Marketplace open enrollment period. **California has its own marketplace; read the Covered CA FAQ starting on pg. 7.** Seventeen other states and the District of Columbia also have their own state portals. If your state has its own marketplace, we suggest visiting their websites for more information. You can find their sites linked in the “Where can I enroll in the ACA” section.

AT A GLANCE

- ◇ Am I eligible for health coverage under the ACA?
- ◇ When is the ACA enrollment period?
- ◇ Where can I enroll for health insurance?
- ◇ 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 health 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 US citizen, national, or [lawful resident](#). Examples of a lawful resident include but are not limited to green card holders, refugees, and TPS recipients; and
- Cannot be currently [incarcerated](#).

If you have Medicare, you are not eligible to use the Marketplace to buy a health or dental plan. You can visit [Medicare.gov](#) to learn more about your Medicare coverage options.

When is the ACA enrollment period?

The ACA open enrollment period through [HealthCare.gov](https://www.healthcare.gov) opens on Nov. 1, 2023. The deadline to sign up for health coverage that starts in the new year is Dec. 15, 2023. The last day to enroll is **Jan. 15, 2024**, and your coverage will start the following month.

Eighteen states and DC use their own marketplaces, so if applicable to you, make sure to check below for your state-specific deadline:

- **California:** Nov. 1, 2023 - Jan. 31, 2024
- **Colorado:** Nov. 1, 2023 - Jan. 15, 2024
- **Connecticut:** Nov. 1, 2023 - Jan. 15, 2024
- **District of Columbia:** Nov. 1, 2023 - Jan. 31, 2024
- **Idaho:** Oct. 15, 2023 - Dec. 15, 2023
- **Kentucky:** Nov. 1, 2023 - Jan. 16, 2024
- **Maine:** Nov. 1, 2023 - Jan. 15, 2024
- **Maryland:** Nov. 1, 2023 - Jan. 15, 2024
- **Massachusetts:** Nov. 1, 2023 - Jan. 23, 2024
- **Minnesota:** Nov. 1, 2023 - Jan. 15, 2024
- **Nevada:** Nov. 1, 2023 - Jan. 15, 2024
- **New Jersey:** Nov. 1, 2023 - Jan. 31, 2024
- **New Mexico:** Nov. 1, 2023 - Jan. 15, 2024
- **New York:** Nov. 16, 2023 - Jan. 31, 2024
- **Pennsylvania:** Nov. 1, 2023 - Jan. 15, 2024
- **Rhode Island:** Nov. 1, 2023 - Jan. 31, 2024
- **Vermont:** Nov. 1, 2023 - Jan. 15, 2024
- **Virginia:** Nov. 1, 2023 - Jan. 15, 2024
- **Washington:** Nov. 1, 2023 - Jan. 15, 2024

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

SPECIAL ENROLLMENT PERIODS OUTSIDE OF GENERAL ACA ENROLLMENT

After this enrollment period 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
- Certain changes in residence

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

Where can I enroll for health insurance?

Most states can enroll at [HealthCare.gov](https://www.healthcare.gov). If you live in one of the following states, you should enroll through your state's marketplace:

- [California](#): Covered CA
- [Colorado](#): Connect for Health Colorado
- [Connecticut](#): Access Health CT
- [District of Columbia](#): DC Health Link
- [Idaho](#): Your Health Idaho
- [Kentucky](#): kynect
- [Maine](#): CoverME
- [Maryland](#): Maryland Health Connection
- [Massachusetts](#): Massachusetts Health Connector
- [Minnesota](#): MNSure
- [Nevada](#): Nevada Health Link
- [New Jersey](#): Get Covered NJ
- [New Mexico](#): BeWellnm
- [New York](#): New York State of Health
- [Pennsylvania](#): Pennie
- [Rhode Island](#): Health Source RI
- [Vermont](#): Vermont Health Connect
- [Virginia](#): Virginia's Insurance Marketplace
- [Washington](#): Washington Health Plan Finder

What information do I need to prepare for enrollment?

To prepare for your Marketplace application, you will need:

- Information about your household size. Figure out who in your household will apply together before you start your application, but your Marketplace application will ask you about each person in your household, even those that aren't applying for coverage.
- Home and/or mailing addresses for everyone applying for coverage.
- Information about everyone applying for coverage, such as their 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.
- If you are a lawfully present immigrant, your immigration document information.
- Information on how you plan to file your taxes (eg. separately/jointly, tax dependents).
- Employer and income information for every member of your household.
- Your best estimate of what your household income will be in 2024.
- Policy numbers for 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.
- If anyone in your household is offered a Health Reimbursement Arrangement (HRA) through their employer, the HRA notice from the employer.

Visit [HealthCare.gov](https://www.healthcare.gov) for a full checklist of information you'll need for your application.

When will my health insurance plan take effect?

If you enroll by Dec. 15, 2023, your new plan will go into effect on Jan. 1, 2024. If you enroll by Jan. 15, 2023, your new plan will go into effect on Feb. 1, 2024.

What is the process to renew my marketplace health insurance?

During open enrollment, if you have Marketplace coverage, you'll be automatically enrolled in a plan for next year. But you should make sure to update your information before Dec. 15, 2023 so that you get the savings you qualify for and enroll in a plan that works for you. Log into your [Marketplace account](#), update your application for 2024 with information such as income and household details, review and compare the available plans, and pick a plan that meets your needs. 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. We recommend you pay attention to which premiums have changed from 2023 so that you can choose the plan that works for you.

Can I automatically re-enroll in my current plan?

If you do not update your information on the Marketplace and select a plan by Dec. 15, 2023, you will be automatically enrolled into a 2024 plan. If your current plan is no longer being offered, the marketplace will automatically enroll you into the most similar plan.

If you don't choose a plan by Dec. 15 and are automatically matched with an insurance plan by the Marketplace, you can still choose a new plan before the open enrollment period ends; the plan won't be activated until you pay your first monthly premium.

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

If you don't enroll in an ACA-compliant health insurance plan by the end of the enrollment period, your buying options will likely be very limited for the coming year. For example, you won't be able to enroll in a Marketplace health insurance plan beyond the open enrollment period unless you qualify for a Special Enrollment Period.

Is there a penalty for not having health insurance?

We encourage everyone to enroll for health insurance through the ACA Marketplace. However, you will not face a tax penalty for not having insurance, **unless** you're in a state that has its own penalty for being uninsured. Five states and the District of Columbia may impose tax penalties for not having health insurance:

- California
- District of Columbia

- Massachusetts
- New Jersey
- Rhode Island
- Vermont

Am I able to use advance payments of the premium tax credit (APTC)?

Based on your income, you may qualify for a tax credit to lower your monthly health insurance payment (or “premium”). When you apply for coverage in the Marketplace, you’ll estimate your expected income for the upcoming 2024 year. If you qualify for a premium tax credit based on your estimate, you can use any amount of the credit in advance to lower your premium. You can [estimate your savings](#) on HealthCare.gov.

Later, if you used these tax credits to lower your premium for a Marketplace plan, you’ll have to “reconcile” the difference when you file your federal taxes. This means you’ll compare 2 figures:

- The amount of premium tax credit you used in advance during the year. (This was paid directly to your health plan to reduce your monthly payment)
- The premium tax credit you actually qualify for based on your final income for the year.
- The difference between the two figures will affect your refund or tax owed. If you took more premium tax credit in advance than you’re due, you’ll have to pay back the excess when you file your federal tax return. If you took less, you’ll get the difference when you file your taxes.

Is there any in-language support available?

[HealthCare.gov](#) provides limited language support for Southeast Asian American households and currently only provides translations in Vietnamese. Some states like California (see below) may provide additional language support through its own marketplace.

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

Yes, the ACA allows young adults under 26 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’re already enrolled, and you’re happy with your plan, you don’t have to do anything. Your coverage will continue as usual. If you want to change your plan, you should do so during the open enrollment period.

What if I have other questions?

You can find answers to your healthcare questions on [HealthCare.gov](https://www.healthcare.gov).

Frequently Asked Questions: Covered California

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 California?
- ◇ 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?
- ◇ What can I do to see if I may benefit from the Inflation Reduction Act?

When is the enrollment period for Covered California?

Open Enrollment for Covered California begins on Nov. 1, 2023 and ends Jan. 31, 2024.

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 you pay for insurance depends on your income. Some people don't qualify for financial help, so for them, it might be more cost-effective to enroll in a plan directly through a health insurance company. Find out if Covered California is the best option for you by using the [Shop and Compare Tool](#).

What if I am an immigrant in California?

- Legal residents of five or more years, or ['qualified non-citizens'](#) without a waiting period, have the same benefits as US citizens.
- Some non-citizens who have legal immigration status, but do not qualify for full Medi-Cal coverage, may still qualify for reduced-cost health coverage based on their income. See HealthCare.gov [Federal Poverty Guidelines](#).

- Undocumented immigrants:
 - Cannot get individual plans through Covered CA; but
 - Income-eligible individuals may qualify for coverage through Medi-Cal regardless of age or immigration status.
- You can also get Medi-Cal benefits for a full year after pregnancy, regardless of immigration status or the result of pregnancy.
- Your application information is protected and will only be used for determining health insurance eligibility.

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 though there is no longer a federal mandate. As such, CA residents must:

- 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 for an entire year will be at least \$850 per adult and \$425 per dependent child under 18 in the household when you file your state income tax return.

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 (if applicable);
4. Proof of immigration status or lawful presence (for non-citizens);
5. Proof of income;
6. Attestation or proof of non-incarcerated status;
7. Proof of Lack of Minimum Essential Coverage (MEC)
8. Federal tax information (for those who file taxes); and
9. 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.

What can I do to see if I may benefit from the Inflation Reduction Act?

The Inflation Reduction Act extends the increased financial help initially provided by the American Rescue Plan through the end of 2025. More Californians now qualify for health insurance savings and Californians can get more help in accessing plans. If you did not qualify for financial support before, you may qualify now. If you were receiving financial support before, you may be eligible to receive more now. Almost 90% of Californians enrolled in Covered CA are receiving federal assistance for their health insurance.

Use Covered CA's [Shop and Compare Tool](#) to learn what financial help you may be eligible for.