

Open Enrollment – Key Questions and Answers

Q: *Has the Affordable Care Act (ACA) been repealed?*

A: No. The ACA remains the law of the land, and the [Open Enrollment](#) period is underway! As in previous years, financial help to lower the cost of health coverage and care for those enrolling in an ACA marketplace plan is available for those who qualify.

Q: *What is the deadline to enroll in health coverage under the Affordable Care Act?*

A: For most people, Open Enrollment for health coverage under the ACA began on November 1 and continues through December 15. It is important to enroll in coverage by December 15, and pay your first month's premium, to make sure that you and your loved ones have health coverage starting January 1, 2019.

If you live in a state with its own state-based marketplace, like California or New York, your Open Enrollment period may be longer. For information on your state's Open Enrollment period and how-to enroll, [click here](#).

Q: *How can people enroll in coverage during Open Enrollment?*

A: There are three ways to enroll: 1) online at healthcare.gov or cuidadodesalud.gov; 2) over the phone at (800) 318-2596; or 3) in-person. To see if free, in-person enrollment help is available in your area, head to localhelp.healthcare.gov.

Q: *Much has been said about the cost of purchasing health coverage through the ACA marketplace. Is marketplace coverage more expensive this year?*

A: No. In fact, the average cost of marketplace coverage for 2019 will actually be [lower](#) than last year. [Financial help](#) to significantly lower the cost of marketplace coverage is also available for most people.

Whether you are renewing coverage or enrolling for the first time, make sure to shop around for coverage and choose the coverage option that best fits your needs. Last year, most consumers who received financial help were able to enroll in marketplace coverage for less than \$100 per month.

Q: *There has been a lot of news coverage about changes the Trump administration is making to the ACA. How can I make sure that my family is able to enroll in quality, affordable health coverage?*

A: It is important to shop for coverage that meets you and your family's health care needs and budget through the ACA marketplace. There are three ways to enroll in marketplace coverage and receive financial help if you are eligible: 1) online at healthcare.gov or cuidadodesalud.gov; 2) over the phone at (800) 318-2596; or 3) in-person. To see if free, in-person enrollment help is available in your area, head to localhelp.healthcare.gov.

Q: *What should small businesses and entrepreneurs know about enrolling for coverage under the ACA?*

A: If you are a self-employed entrepreneur or have employees who do not have another source of insurance, you must enroll in ACA marketplace coverage by December 15, 2018, unless you live in a state with an extended Open Enrollment period.

For small businesses using the federal [Small Business Health Options Program \(SHOP\)](#) to purchase insurance, enrollment is year-round and not limited to the Open Enrollment deadline. However, small businesses can no longer shop online for a group plan through healthcare.gov. They can still use the site to [compare plans](#) and verify eligibility for tax credits, but like last year, small businesses must purchase coverage through a SHOP-certified insurance agent or broker.

Q: *What should immigrants and those in mixed-status families know about enrolling under the ACA?*

A. Federal eligibility guidelines **have not** changed so it is important to enroll in coverage if you qualify. Citizens, lawful permanent residents, and other qualified immigrants can [enroll in coverage](#) through the marketplace. In addition, federal privacy protections are still in place and only those enrolling in coverage need to provide their [personal information and immigration status](#) when they enroll. For example, a parent who is ineligible can enroll a dependent child who is eligible for coverage, and is only required to provide the child's information, not their own.

Q: *When can individuals eligible for Medicaid or the Children's Health Insurance Program (CHIP) sign up for health coverage?*

A: [Anytime](#). You can apply and enroll yourself or an eligible dependent in Medicaid or the Children's Health Insurance Program (CHIP) anytime throughout the year.