**When Can You Enroll in a Health Plan?**

Today it’s important to have health insurance. But to join a health plan, whether it’s for yourself or for you and your family, you need to enroll. When can you do that?

This article will explain:

* How do I enroll in a health plan?
* How can I enroll my family members along with myself in a health plan?
* What is an open enrollment period and a special enrollment period?
* How do I enroll if my employer pays for my health insurance?
* How do I enroll if it’s better for me to get coverage from a federal or state government’s Health Insurance Marketplace or Exchange? Can I get financial assistance?
* How can I find out if I can enroll in public health insurance like Medicaid, the Children’s Health Insurance Program (CHIP) or Medicare?
* How can I enroll in health insurance if I’m an immigrant?

**Open Enrollment Periods vs. Special Enrollment Periods**

Unfortunately, you can’t enroll in a health plan anytime you want to. You have to do it during certain times, called open enrollment periods or special enrollment periods.

An open enrollment period is when you usually can enroll in a health insurance plan. It takes place every year. That’s whether it’s sponsored by your employer or offered on a federal or state government’s Health Insurance Marketplace or Exchange. Everyone who’s allowed to join under the plan’s rules can sign up.

A special enrollment period is a length of time that’s outside a plan’s open enrollment period. It’s when you can change your health plan because of a special event. Let’s say you move, lose your health coverage, get married, have a baby or adopt a child. During a special enrollment period, you can also change your health plan or add or drop dependents.

**Getting Health Insurance from Your Employer**

It can be a big help if you get your health insurance through your employer. That’s because many employers pay part of the premium. That’s the cost of keeping you covered. Many plans sponsored by employers are based on the calendar year. That means your coverage will run from January 1 to December 31. Open enrollment usually starts in the fall, so your coverage kicks in at the start of the new year. If your employer offers a choice of plans, you can decide which plan is best for you. Read more about [Choosing Your Health Plan](https://www.fairhealthconsumer.org/insurance-basics/your-health-plan/choosing-health) and learn more about [Types of Plans](https://www.fairhealthconsumer.org/insurance-basics/your-health-plan/type-of-health). In your open enrollment period, you can choose a different plan than the one you picked last year. You can sign up for new plan offerings with different features and benefits. You can also add or drop dependents.

When can you sign up? Every employer has their own open enrollment period. But the 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. This way, you’ll have more time to decide which plan is best for you.

**Getting Health Insurance from the Government**

But, 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. They’re websites where you can choose health plans at competitive prices. Use your state’s Marketplace if you live in one of the states on [this list](https://www.healthcare.gov/marketplace-in-your-state/). If not, use the [federal Marketplace](https://www.healthcare.gov/). Based on your income, you might be able to get [financial assistance](https://www.healthcare.gov/lower-costs/).

Like employer-sponsored health plans, the federal Marketplace has an open enrollment period. As an example, in 2017, the federal open enrollment was just 45 days long, from November 1, 2017 to December 15, 2017. Usually it begins in October or November, but it’s always changing, so check first. Get more information about [open enrollment dates and deadlines](https://www.healthcare.gov/quick-guide/dates-and-deadlines/).

Same as employer-based health plans, the government also holds a Special Enrollment Period (SEP). That’s a time outside the yearly open enrollment period when you can sign up for health insurance. As with other health plans, you qualify for a Special Enrollment Period if you’ve had certain life events. Maybe you got married, moved or had a baby. Maybe you adopted a child or lost health coverage. If you qualify, you have up to 60 days after the event to enroll in a plan. If you miss that deadline, you have to wait until the next open enrollment period to apply. You can learn more about [Special Enrollment Periods](https://www.healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period/) and see if you qualify,

Before you apply for coverage through the Health Insurance Marketplace, you’ll need get together some information in advance. Here’s a [checklist](https://www.healthcare.gov/downloads/application-checklist.pdf).

**More Options: Enrolling in Medicaid, CHIP and Medicare**

Is your income under certain limits? You may qualify for public health insurance through Medicaid or the Children’s Health Insurance Program (CHIP). If you qualify, you can enroll any time of the year. See if you qualify for [Medicaid or CHIP](https://www.healthcare.gov/medicaid-chip/getting-medicaid-chip/).

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](https://www.ssa.gov/medicare/).

Every year, Medicare has its own Fall Open Enrollment Period. It lasts from October 15 to December 7. During this 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. For more information, contact [Medicare](https://www.medicare.gov/) or visit [Medicare Interactive](https://www.medicareinteractive.org/get-answers/overview-of-medicare-health-coverage-options/changing-medicare-health-coverage/6-things-to-know-about-fall-open-enrollment). You can learn more about [Medicare’s open enrollment](https://www.cms.gov/Outreach-and-Education/Reach-Out/Find-tools-to-help-you-help-others/Medicare-Open-Enrollment.html).

What if you don’t qualify for those programs? Check to see if you can get [financial assistance](https://www.healthcare.gov/lower-costs/) based on your income for a plan you buy through the Marketplace.

**If You’re an Immigrant**

If you’re an immigrant, you may be able to use the Marketplace or enroll in public health programs. Learn more from our article, [Immigration and Health Insurance](https://www.fairhealthconsumer.org/insurance-basics/your-health-plan/immigration).

**Your Action Plan: How to Enroll in a Health Plan**

* If you’re looking for health coverage for yourself or for you and your family, check with your employer and see when the open enrollment period is coming up. If you’ve missed it, you may still qualify for a special enrollment period if you had a life-changing event. For example, you moved, lost your health coverage, got married, had a baby or adopted a child.
* 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, the government can help you. Use your state’s Marketplace if you live in one of the states on [this list](https://www.healthcare.gov/marketplace-in-your-state/). If not, use the [federal Marketplace](https://www.healthcare.gov/). Check when the deadline is (it’s always changing). If you’ve missed the deadline, see if you qualify for a [Special Enrollment Period](https://www.healthcare.gov/screener/). You might be able to get [financial assistance](https://www.healthcare.gov/lower-costs/).
* If your income is under certain limits, you may qualify for public health insurance through Medicaid or the Children’s Health Insurance Program (CHIP). You can enroll at any time of the year. To see if you qualify, get information [here](https://www.healthcare.gov/medicaid-chip/getting-medicaid-chip/). If you’re age 65 or older, you can enroll in the government’s [Medicare](https://www.ssa.gov/medicare/) program.
* Are you an immigrant? You might be able to use the Marketplace or enroll in public health programs. Learn [more](https://www.fairhealthconsumer.org/insurance-basics/your-health-plan/immigration).

