

Health Insurance Marketplace Coverage Options and Your Health Coverage



PART A: General Information

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When Can I Enroll in Health Insurance Coverage through the Marketplace?

Health insurance coverage through the Marketplace is available to individuals who are not covered by a group health plan, do not have access to other health insurance, and are not a dependent of a parent. Coverage is available to individuals who are U.S. citizens or lawful permanent residents.

Individuals can enroll in health insurance coverage through the Marketplace during the annual open enrollment period, which typically runs from November 1 to December 31. Coverage begins on January 1 of the following year. There are also special enrollment periods (SEPs) that allow individuals to enroll outside of the annual open enrollment period. SEPs are available to individuals who experience a qualifying life event, such as the loss of health insurance, marriage, divorce, or the birth of a child.

To determine if you are eligible for health insurance coverage through the Marketplace, you should contact your state's health insurance marketplace or the IRS. You can also use the Health Insurance Marketplace Navigator to determine your eligibility and to enroll in health insurance coverage.

