

Your Marketplace health insurance

When to re-enroll

All Marketplace health insurance coverage ends on December 31. You need to re-enroll in a health plan every year so your coverage starts again on January 1.

Go to the Marketplace to compare your options and get the plan that fits you best for next year.

Important dates for re-enrollment:

Before November 1

You should have gotten important notices from both your insurance company and the Marketplace telling you how to re-enroll in a health plan for next year.

The notices show whether you can be automatically re-enrolled in your current plan, or if you need to change your plan. If you saved money this year through tax credits or cost sharing reductions, your Marketplace notice also shows:

- If you'll get the tax credits or cost sharing reductions again next year
- If you need to take action to continue getting them

If you did not get a notice, contact your insurance company.



November 1

This is the first day of Open Enrollment, when you can go to **healthcare.gov** to:

- 1. Start shopping for a new health plan and enroll.** Even if your notices say you are automatically re-enrolled in your current plan, you do not have to keep it for next year if it did not meet your needs. Explore your plan choices.
- 2. Update your account information.** Why? So you get the right amount of tax credits or cost sharing reductions to help pay for your insurance or health care.

Report changes

Report any changes that happened to you this year, including:

- Changes in income for someone in your household
- Changes in your insurance options, such as: someone in your household getting health insurance through a job or through a public program like Medicaid (MO HealthNet), CHIP, or Medicare
- Changes in your household, such as: birth or adoption, divorce or separation, death, a child on your policy turning 26 or a dependent no longer being on your taxes
- Change of your permanent home address





December 15

The last day you can choose a plan and complete all enrollment steps. You'll need to make your 1st monthly premium payment by December 31st.



December 31

The day your Marketplace insurance plan ends for this year, no matter when it started.



January 1

The day your Marketplace insurance plan starts next year.

Have questions?



Find free help

Find free in-person or virtual help from trained assisters near you. Visit covermissouri.org or call **1-800-466-3213** to set up an appointment to learn more or enroll.



Contact the Marketplace

The Marketplace Call Center is open 24 hours a day, 7 days a week. Call **1-800-318-2596 (TTY 1-855-889-4325)**. You can also have a live online chat at healthcare.gov.



Contact Medicare

To sign up for Medicare or to learn more: Call the Marketplace Call Center at **1-800-318-2596 (TTY 1-855-889-4325)** or visit HealthCare.gov



COVER MISSOURI