

# 2023 Individual Market Open Enrollment Period

CHOOSING THE COVERAGE THAT'S RIGHT FOR YOU AND YOUR FAMILY

**Every American deserves affordable, comprehensive coverage to protect their health and financial security.** Health insurance providers work hard to design high-quality, affordable plans that provide value to consumers and ensure access to care. For Americans who buy their health insurance through the federal or state health insurance marketplaces, **the 2023 Open Enrollment Period is their opportunity to enroll in coverage or switch plans. Open Enrollment began on November 1 and consumers must enroll by December 15 for coverage that starts on January 1, 2023.** Consumers are encouraged to visit [healthcare.gov](https://healthcare.gov) to learn more about their coverage choices and find out if they are eligible for support to help them afford their premiums.

Americans have more choices than ever before during 2023 Open Enrollment. On average, **consumers will be able to choose among plans from 6-7 health insurance providers.**

When making decisions about your health coverage, it's important to think about what you want for your health care, as well as what will best protect you financially. And while no one plans to get sick or hurt, **people should think through important questions** such as:

- Do I regularly see a doctor or clinician, have a chronic condition, or need prescription drugs?
- Are all my doctors in network?
- Do I plan to use services like preventive care and annual check-ups?
- What types of care are covered?
- How much will I pay for my prescription drugs at my pharmacy?
- What are the out-of-pocket costs for my doctors (including copays and coinsurance)?
- Do I prefer a lower monthly premium but higher out-of-pocket expenses or a higher premium and lower out-of-pocket expenses?

## Making Coverage More Affordable

By passing the Inflation Reduction Act, Congress extended American Rescue Plan Act (ARPA) enhanced subsidies through 2025, helping more than 90% of Americans who buy their coverage through the individual market access **more affordable health insurance choices this open enrollment period, including more \$0 premium and low-cost plans.** In fact, **4 out of 5 customers will be able to find a plan for \$10 or less** after subsidies.

## Don't Miss Out!

For coverage starting January 1, 2023, consumers **must switch plans or enroll in a new plan by December 15, 2022.** Some states operate their own exchanges, so **check your state's website for more information about open enrollment deadlines.** And visit [healthcare.gov](https://healthcare.gov) for more information about coverage choices.

Whether you are navigating the individual market, get your health insurance through your employer, or are eligible for Medicare, health insurance coverage is essential for your health, financial security, and peace of mind.