



# Open Enrollment 2021

## Navigating the Individual Market

Everyone should have access to high-quality, comprehensive coverage to protect their health and financial security. For individuals and families who buy coverage on their own, **open enrollment for 2021 plans begins Sunday, November 1 and ends Tuesday, December 15, 2020**. Coverage begins on **January 1, 2021**. If you don't enroll in a plan by December 15, 2020, **you cannot purchase coverage** for 2021 unless you qualify for a **Special Enrollment Period**.

Consumers who do not get coverage through their job or through a government program like Medicare shop and enroll through the federal health care Marketplace –also called the exchanges.

Shopping for a plan on [healthcare.gov](https://www.healthcare.gov) or a state marketplace is similar to years prior. Every county nationwide will offer health plans and financial assistance through the individual marketplaces.

Health insurance plans are committed to helping all Americans make informed health coverage decisions for themselves and their families. Here are key considerations for anyone who is navigating the individual market:

- People must act between November 1 and December 15 to ensure they have 2021 coverage on January 1 for themselves and their families.
- When making health coverage decisions, people need to take into account the care they expect they'll need throughout the upcoming year, including prescriptions and any providers they would like included in their coverage.
- It is critical to update information—especially financial information—when reviewing options and shopping for insurance plans. Based on this information, people may qualify for subsidies to help them afford coverage.
- Shopping for coverage can be done safely and securely—either online or via the telephone.
- People with limited English proficiency can visit [www.healthcare.gov/language-resource/](https://www.healthcare.gov/language-resource/) or call 1-800-318-2596 for help in their native language.

As 2021 open enrollment period approaches, there is understandable concern about the impact of COVID-19 on health insurance coverage. The virus has impacted millions of Americans and has clearly illustrated the importance of everyone having coverage to protect their health and financial stability. That's why health insurance plans are working hard to ensure that Americans have access to the prevention, testing and treatment needed to help care for those who are sick and prevent the spread of the virus. Individual market plans all cover the 10 essential health benefits, including emergency care for infectious diseases and vaccines recommended by the Advisory Committee on Immunization Practices.

COVID-19 is just one of many factors affecting 2021 premium rates in the individual market. [America's Health Insurance Plans](#) (AHIP) has released a detailed [infographic](#) aimed at identifying these factors and the impact they may have on rates for the upcoming year.

2020 has been a year filled with uncertainty, and it's still unclear what lies ahead. But one thing won't change—health insurance coverage remains stable and reliable for the health and financial security of the people and communities they serve.

### States with different Open Enrollment ending dates include:

#### December 22, 2020:

- Minnesota

#### January 15, 2021:

- Colorado
- Nevada
- Pennsylvania

#### January 23, 2021

- Massachusetts

#### January 31, 2021

- California
- New Jersey
- New York
- Washington, DC