



# 2021 Special Enrollment Period

## Navigating the Individual Market

---

**Everyone should have access to high-quality, comprehensive coverage to protect their health and financial security.**

During the COVID-19 crisis, this is more true than ever. Beginning February 15 through August 15 in most states, individuals and families who buy their own coverage will have a new opportunity to enroll in coverage.

In the 36 states that use [healthcare.gov](https://www.healthcare.gov), anyone who is eligible for marketplace coverage, whether uninsured or already enrolled in coverage, can use this special enrollment opportunity to enroll or switch plans. All states that operate their own website are offering a similar enrollment opportunity. Some states that run their own exchanges have different timeframes to enroll and some are limited to people who are currently uninsured.

Health insurance providers 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 this new enrollment opportunity:

- People must act between February 15 and August 15 (dates may vary by state). Coverage will begin on the 1st of the month after you choose your plan. For example, if you choose a plan on February 28, your coverage will begin March 1.
- If you are uninsured, this is an opportunity to get coverage for the rest of 2021, which can help you access important services like COVID-19 testing and treatment.
- You may be eligible for help to lower your premiums and out-of-pocket costs. Provide updated information on your household and income to see if you qualify for help.
- If you already have coverage you bought on your own (not through a job or Medicare), you can use this opportunity to switch plans. If you switch plans, you should consider the impact for other factors like your deductible that could impact your annual out-of-pocket costs.
- When choosing a health plan, consider the care you expect you'll need during the upcoming year, including prescriptions, and any doctors you would like included in your coverage.
- You can enroll through [healthcare.gov](https://www.healthcare.gov) (or your state's website), the Marketplace call center, or directly through a health insurance provider's website. You can also seek help through an agent or broker or trained assister.
- 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.
- If you lose job-based coverage any other time, you will qualify for a special enrollment period.

COVID-19 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 providers 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 cover the 10 essential health benefits, including emergency care for infectious diseases and vaccines recommended by the Advisory Committee on Immunization Practices.

*In the face of much uncertainty, health insurance coverage remains stable and reliable for the health and financial security of the people and communities they serve.*