

OPEN ENROLLMENT FOR INDIVIDUAL HEALTH INSURANCE

November 1 - December 15, 2017

KEY THINGS TO REMEMBER:

- **Open Enrollment is November 1, 2017 to December 15, 2017**
- Go to www.healthcare.gov or call 1-800-318-2596 to enroll for 2018 coverage. You can also enroll directly through the insurance company.
- If you had exchange coverage in 2017, login to your account to review plan changes at <https://www.healthcare.gov/login>. There have been **many plan changes** from 2017 to 2018 – **check your account**.
- Check with insurers or view at www.healthcare.gov which doctors, hospitals, and prescriptions are covered under the plans available.
- **Once enrolled, you must pay your first binder payment on time.** Payment is due to the insurance company – not the exchange.
- Find available off-exchange options through <https://finder.healthcare.gov/>.

If you do not enroll in a health insurance plan by December 15, 2017, you cannot enroll in a health insurance plan for 2018 unless you qualify for a Special Enrollment Period.

IF YOU ARE CURRENTLY ENROLLED in health insurance through the marketplace, you will be auto-enrolled in the same or a similar plan unless you select a plan **by December 15**. **If your health insurer for 2017 is no longer offering coverage in your area, a new plan with a new insurer will be selected for you unless you select a plan on your own or opt out of the exchange.** You will need to log into your account at www.healthcare.gov/login to verify your information and shop plans available in your area. When shopping for a plan, **it is important to compare the cost as well as the benefits to find the option best for you.** Options may be very different from what was available in 2017. *Even if you are auto-enrolled in a plan, you are able to choose a different plan at any time during the open enrollment period.*

IMPORTANT CONTACTS:

Health Insurance Marketplace	Web: https://www.healthcare.gov/ 1-800-318-2596 TTY 1-877-486-2048
Find a Navigator or Agent to assist in enrollment Navigator groups: <ul style="list-style-type: none">• Virginia Poverty Law Center – Enroll Virginia• Boat People SOS	https://localhelp.healthcare.gov/#intro http://www.enrollva.org/ 1-888-392-5132 www.bpsos.org/home 1-703-538-2190
Virginia Bureau of Insurance – Life and Health Consumer Services	(Toll-Free) 1-877-310-6560 (In Richmond) (804) 371-9691 Non-English Speakers (804) 371-9741 BureauofInsurance@scc.virginia.gov https://www.scc.virginia.gov/boi/cons/index.aspx
Virginia’s Medicaid and FAMIS programs:	1-855-242-8282 https://www.coverva.org/