

October 30, 2015

Friday Focus

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Affordable Care Act (ACA) Open Enrollment to Start November 1st

According to the Centers for Medicare & Medicaid Services (CMS) as well as the Health Insurance Marketplace, open enrollment for ACA health plans begins on November 1st and runs through January 31, 2016. During this timeframe, the Health Insurance Marketplace has announced the following key dates:

- November 1, 2015: Open Enrollment Starts
- December 15, 2015 is the last day to enroll in or change plans for new coverage to be effective on January 1, 2016.
- January 15, 2016 is the last day to enroll in or change plans for new coverage to be effective on February 1, 2016.
- January 31, 2016: Open Enrollment Ends. All enrollments or changes made on or after January 16th will be effective on March 1, 2016.

Members who do not enroll in an insurance plan or make changes to their existing plan by January 31, 2016 will not be allowed to do so until open enrollment 2017; unless they qualify for a special enrollment period. The Health Insurance Market Place did make one disclaimer clear: "There's no limited enrollment period for Medicaid or the Children's Health Insurance Program (CHIP). You can apply at any time." (CMS, n.d.)

For members looking to enroll or change their plans there are numerous resources available to assist including:

- HealthCare.Gov or 1-844-877-1678.
- Members can access health agents or brokers and regional registration sites.
- For a list of these in the member's community they can call 211 to get health related information.
- For further information about the ACA enrollment process and special enrollment periods, members can access the Obamacare Facts via the web at <http://obamacarefacts.com/obamacare-website/>

As always, we appreciate your ideas and feedback. Thank you for the quality work you do. All *Friday Focus* editions may be found at the SWHP website: <https://swhp.org/about/us/news/newsletters/providers-friday-focus>.

References

CMS. (n.d.). *Important Health Insurance Marketplace dates* | HealthCare.gov. Retrieved October 26, 2015, from <https://www.healthcare.gov/marketplace-deadlines/key-dates/>



Roy Champion, M.S. RN
Clinical Quality, RN

