

2017 Open Enrollment Deadlines

The Open Enrollment period for 2017 Obamacare health insurance has been officially announced as **November 1, 2016 to January 31, 2017**. Below are critical deadlines

- **November 1, 2016:** Open Enrollment begins. Apply for or change your coverage.
- **December 15, 2016:** Deadline in order to have coverage that begins on January 1, 2017 (if you apply on December 16 you're coverage will most likely not start until February 1).
- **December 31, 2016:** Coverage ends for 2015 plans. You will be auto-renewed if you don't change your plan.
- **January 31, 2017:** This is the last day you can apply for 2017 coverage before the end of Open Enrollment.

Other important Open Enrollment Information

- If you miss this window you **cannot enroll until the Marketplace re-opens in November 2017** unless you have a special "life event" such as having a baby or losing your job. You cannot enroll and drop insurance throughout the year.
- If you don't enroll on time, you'll be fined 2.5% of your income or \$695 per adult, whichever is higher (**Note:** this is estimated, The final penalty totals will be adjusted for inflation).
- Individuals and children living in poverty can enroll at **anytime** in Medicaid or the Children's Health Insurance Program (CHIP). There is no enrollment period for these programs, but there are income restrictions and other qualifiers.



Get more tips & tools at
www.rswtpa.com

