

A new opportunity to get health insurance coverage for you and your family: The ACA Special Enrollment Period

February 15–August 15, 2021

The impact of the COVID-19 pandemic has left many families without health insurance, at a time when it is especially important to have comprehensive and affordable coverage. For this reason, the health care Marketplace ([HealthCare.gov](https://www.healthcare.gov)) is opening for a Special Enrollment Period (SEP) this spring.



When is the Special Enrollment Period?

The Special Enrollment Period (SEP) begins on **Monday, February 15, 2021** and runs through **Tuesday, August 15, 2021**. **Anyone can apply** for coverage during this SEP.

How much do plans cost?

There are many affordable health plan options on the Marketplace. Nearly nine out of ten people qualify for financial help, and most people can find plans with premiums between \$50–\$100 per month. For the last two years, over four million people were able to choose plans with \$0 premiums.

What is included in a Marketplace plan?

- **Free preventive care:** All plans at [HealthCare.gov](https://www.healthcare.gov) cover free preventive care with no co-pay. This means free check-ups, vaccinations, cancer screenings, and more.
- **Other major benefits:** All plans also include hospitalization, emergency services, maternity and newborn care, mental health and substance use disorder services, and prescription drug coverage.
- **Protections for people with pre-existing conditions:** All plans provide coverage for people with pre-existing conditions and cannot charge higher premiums because of a person's health status.



Association of Maternal & Child Health Programs
1825 K Street NW | Suite 250 | Washington, DC 20006
[amchp.org](https://www.amchp.org)

What if I already have a Marketplace plan?

If you already have Marketplace coverage, you have the option of switching to a plan that better suits your family's needs right now. Health plans, prices and financial assistance change every year. You may be able to save money by looking at new health plan options on the Marketplace.

If I sign up for a plan, when does my coverage start?

Coverage begins the first day of the month after you enroll in a plan.

How does HealthCare.gov work?

- You will need to set up an account on the website and provide some basic information about your family size, household income, proof of residency, and residency status.
- Based on this information, you will see how much financial assistance is available to you to make insurance more affordable. Based on your information, the system will also tell you if anyone in your family qualifies for Medicaid.
- The website will show you the health plans available in your state that you can choose from (if your state runs its own insurance marketplace, the website will connect you to it.)
- An out-of-pocket cost estimator will help you estimate your total costs for the year including premiums, deductibles, and co-pays. There are doctor and prescription drug lookup tools so you can find out which plans cover your doctors and prescriptions.

What assistance is available to me when I enroll in Marketplace coverage?

If you need help enrolling in a plan or want to talk through your options with a trained professional, free expert help is available.

- **Make an Appointment:** You can enter your ZIP code at the [Get Covered America Connector](#) to make an appointment with an enrollment specialist.
- **Find In-Person Help:** You can find free and confidential local help in your community by visiting: LocalHelp.HealthCare.gov.
- **By Phone:** Marketplace call center representatives are available to help 24 hours a day, seven days a week (excluding federal holidays) at 1-800-318-2596. TTY users should call 1-855-889-4325. Assistance is available in many languages.

Remember: You can sign up for Medicaid and the Children's Health Insurance Program (CHIP) any time of the year, based on eligibility. Learn more about signing up for Medicaid and CHIP at: medicaid.gov.



Association of Maternal & Child Health Programs
1825 K Street NW | Suite 250 | Washington, DC 20006
amchp.org

This project is supported by the Health Resources and Services Administration of the U.S. Department of Health and Human Services under grant number U01MC00001 Partnership for State Title V MCH Leadership Community Cooperative Agreement (\$1,617,500.00). This information and conclusions are those of the author and should not be construed as the official position or policy of HRSA, HHS or the U.S. Government.