

# When is open enrollment for health insurance 2023? What to know about Medicare, ACA plans

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'Tis the season to pick your healthcare plan for the upcoming year.

Open [enrollment](#) has begun for Medicare, the Affordable Care Act marketplace and many employer-based [health insurance](#) plans. Tempting as it may be to put it off, waiting until the last minute is dangerous especially if you're new to navigating health insurance plans.

There are free or low-cost services that can help you pick a marketplace plan, but appointments will likely be harder to get the longer you wait.

## **What is open enrollment?**

Open enrollment is a [period](#) of time each year when you pick your health insurance plan for the upcoming year.

## **When is open enrollment for health insurance?**

The window of time you have to select which plan you want to enroll in varies based on where your coverage comes from.

## **When is open enrollment for Medicare?**

There's a special initial Medicare enrollment period for people turning 65. Beginning three months before the month they turn 65, they get seven months to pick a Medicare or Medicare Advantage plan.

After that, if you're enrolled in a Medicare plan offered directly through the [federal government](#) you have from Oct. 15 to Dec. 7 to pick a plan.

If you're enrolled in a Medicare Advantage plan run by [private insurance](#), your open enrollment period will begin on January 1 and end on March 31. During this period, you can switch to a different Medicare

Advantage Plan or switch to regular Medicare.

## **ACA open enrollment period 2023**

The open enrollment period for insurance offered through the Health Insurance Marketplace, commonly referred to as Obamacare, varies by state. Generally speaking, these plans are for people who don't get health insurance through their employer or are uninsured for another reason and are below 65.

Eighteen states run their own marketplaces. Those residents can head to the state's marketplace site for open enrollment information. In the remaining 32 states that use the federal marketplace to offer Affordable Care Act plans, residents have from Nov. 1 to Jan. 15 to pick a plan.

If you get employer-sponsored health insurance, you aren't eligible for ACA plans. To find out when your open enrollment period is, touch base with your company's human resources department.

## **Can I change my health insurance plan after enrollment?**

Typically you can change your elections during the open enrollment period. But afterward, you're locked into the plan you selected.

If you have a Medicare Advantage plan and want to switch to a Medicare plan you can do so during the open enrollment period. But once you finalize the switch, you cannot return to a Medicare Advantage plan—even if the open enrollment window hasn't closed.

Still, there are numerous qualifying [life events](#) that allow you to change your [health insurance plan](#) after open enrollment ends.

For instance, if you have a new child, you'll be given a special 60-day open enrollment period separate from the general one to change your ACA-marketplace-based health coverage. Employment-based health insurance has to provide a special enrollment period of at least 30 days for qualifying life events.

Medicare has a separate set of qualifying events that could trigger a special open enrollment period.

## **What happens if you do nothing during open enrollment?**

In most cases, if you do nothing during open enrollment you'll automatically be enrolled in the plan you had.

## **What happens if you miss open enrollment for health insurance at work?**

Usually, you'll be enrolled in the same plan you had and you won't be given an opportunity to make changes until the next open enrollment period unless you become eligible for a special enrollment period.

But when it comes to your Flexible Spending Account, the tax-free money you can set aside to pay for [medical expenses](#) if you have job-based [health insurance](#), you may not automatically have the same funds available if you do nothing during open enrollment.

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