



The Benefits Store
Save Money with Better Coverage



What Is Open Enrollment?

Overview

Open enrollment is a set period each year when you can enroll in a health insurance plan or make changes to your existing coverage. Outside of this window, you typically cannot enroll unless you qualify for a special exception.

Why Open Enrollment Exists

Open enrollment helps ensure everyone has a fair opportunity to get coverage while also keeping insurance costs stable. If people could enroll at any time, many would wait until they needed care, which would increase costs for everyone.

What You Can Do During Open Enrollment

- Enroll in a new health insurance plan
- Change your current plan
- Add or remove dependents
- Adjust your coverage based on your needs

Can You Enroll Outside of Open Enrollment?

In most cases, no. However, you may qualify for a Special Enrollment Period (SEP) if you experience certain life events.

Common Qualifying Life Events

- Loss of other health coverage
- Marriage or divorce
- Birth or adoption of a child
- Moving to a new coverage area
- Changes in household income

What Is a Pre-Existing Condition?

A pre-existing condition is any health condition you had before your new coverage begins, such as asthma, diabetes, or cancer. Under current law, insurance companies cannot deny coverage or charge you more because of these conditions.

Why Timing Matters

Missing the open enrollment window could leave you without coverage for the year unless you qualify for a special enrollment period. This makes it important to review your options and take action before the deadline.

Common Questions

Q: What happens if I miss open enrollment?

A: You may have to wait until the next enrollment period unless you qualify for a special enrollment event.

Q: How do I know if I qualify for a special enrollment period?

A: If you experience a qualifying life event, you can apply for coverage outside the standard window.

Q: Can I change plans anytime?

A: No. Changes are generally limited to the open enrollment period unless you qualify for an exception.

Q: Do pre-existing conditions affect my ability to get coverage?

A: No. You cannot be denied coverage or charged more due to a pre-existing condition.

Key Takeaway

Open enrollment is your primary opportunity to secure or adjust your health coverage each year. Missing it can limit your options, so it's important to plan ahead.

<https://www.healthcare.gov/glossary/open-enrollment-period/>
<https://www.healthcare.gov/glossary/pre-existing-condition/>

