



ACA Marketplace Open Enrollment

Open Enrollment is the yearly window to enroll in or change a HealthCare.gov Marketplace plan. North Carolina uses HealthCare.gov. Missing the window usually means waiting for a Special Enrollment Period.

Key Dates (Most States / HealthCare.gov)

- November 1: Open Enrollment starts — you can enroll, renew, or change plans
- December 15: Enroll by this date for coverage starting January 1
- January 15: Open Enrollment ends in most states (confirm each year)
- After December 15 through the end of OE: coverage often starts February 1

What You Can Do During Open Enrollment

- Enroll in a Marketplace plan for the first time
- Switch to a different metal level or carrier
- Update household size and income for tax credits (premium tax credit)
- Compare deductibles, networks, and out-of-pocket maximums
- See if you may qualify for cost-sharing reductions (CSR) on Silver plans

Why Marketplace Coverage Matters

- Essential health benefits are covered (hospital, doctor, prescriptions, more)
- Annual out-of-pocket maximum limits what you pay in a bad year
- Premium tax credits can lower your monthly cost based on household income
- Going without coverage can mean full price for care and no network discounts
- Special Enrollment Periods exist, but they require a qualifying life event

IMPORTANT

- This is not Medicare — Marketplace plans are for people without Medicare (or certain limited situations).
- Income estimates matter — wrong income can mean owing money at tax time or losing credits.
- Confirm exact OE dates each year on HealthCare.gov — windows can change by state or regulation.

Simple Action Steps

1. Gather household size and expected yearly income.
2. List doctors and prescriptions you want to keep.
3. Compare plans on premium, deductible, and network — not premium alone.
4. Enroll by December 15 if you want coverage to start January 1.
5. Call HUGS — we help you apply and compare options clearly.

HOW HUGS CAN HELP

We help you estimate tax credits, compare Marketplace plans, and enroll on time so you are not left without coverage. At HUGS we have no greater joy than to hear that our clients are walking with confidence.