

Open Enrollment for 2018 Coverage through Medicare & the Marketplace

Here's what older adults need to know about this year's Open Enrollment periods for both Medicare and the Health Insurance Marketplaces.

Medicare Open Enrollment

Each fall, Medicare beneficiaries have the opportunity to change their current health and prescription drug coverage. It's particularly important for Part C and Part D enrollees to review their coverage options each year as Medicare Advantage and Prescription Drug plans can change their cost-sharing, provider networks and drug formularies. This Open Enrollment period is different from the General Enrollment Period for individuals not yet enrolled in Medicare and in addition to any Special Enrollment Periods (SEP) for which an individual may qualify for.

WHO: Individuals currently enrolled in Medicare Parts A & B (original Medicare), Part C (Medicare Advantage), and D (Prescription Drug Coverage) should review their coverage to make sure they choose the most affordable options to meet their needs in 2018. Individuals who are dually eligible for Medicare and Medicaid (including Medicare Savings Programs) or who qualify for the Part D Low Income Subsidy (a.k.a. "Extra Help") have a continuous SEP that allows them to enroll in or change plans at any time of the year with the change effective the month following their election.

WHEN: **October 15 to December 7, 2017.**
Note: Open Enrollment is extended to **December 31st** for individuals affected by major disasters, including Hurricanes Henry, Irma and Maria and the California wildfires. An [FAQ](#) with more information is available on CMS.gov.

WHAT: Beneficiaries can enroll in or change Medicare Advantage and Part D Prescription Drug Plans, or switch from Medicare Advantage to original Medicare. Any changes to coverage take effect **January 1, 2018.**

HOW: Visit Medicare.gov or call 1-800-MEDICARE. A directory of State Health Insurance Programs (SHIPs), which provide free in-person assistance, is available at shiptacenter.org.

Health Insurance Marketplace Open Enrollment

Older adults who are not eligible for Medicare and do not have other health insurance can use the annual fall Open Enrollment period to enroll in 2018 coverage through the Affordable Care Act's Health Insurance Marketplaces. This year, the Open Enrollment period has been shortened to six weeks.

WHO: Consumers who are not eligible for Medicare and do not have other health insurance coverage can enroll in or change coverage.

Note: it is very important that consumers enroll in Medicare as soon as they are eligible to avoid incurring late penalties. Enrolling in Marketplace coverage does not postpone an individual's Medicare initial enrollment period and could expose the individual to late enrollment penalties as well as liability for any tax credits received for Marketplace coverage. Note also that there is an opportunity for [equitable relief](#).

WHEN: **November 1 to December 15, 2017.**

Note: some state-based Marketplaces have longer open enrollment periods. Consumers affected by natural disasters in 2017 have until **December 31st**. More information about who qualifies for an extended Special Enrollment Period is available in this [guidance](#) on CMS.gov.

WHAT: Consumers can enroll in or change health and dental plans available in their state. New coverage begins **January 1, 2018**. Applicants can also choose to be screened for premium tax credit and cost-sharing reduction eligibility as well as Medicaid eligibility.

Note: Applications for Medicaid and Marketplace financial assistance can be submitted year-round, and any changes in income or household size for current enrollees should be reported as soon as they occur.

HOW: Visit HealthCare.gov or call 1-800-318-2596 to apply, update information, or find free in-person assistance near you.