

# Open Enrollment for 2019 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 Affordable Care Act 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) 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 2019.

*Note: A new SEP rule applies to 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"). Beginning in 2019, these individuals can enroll in or change plans only once per quarter. In the first three quarters of the year, the change is effective the month following their election. Changes made during the fall Open Enrollment period take effect January 1.*

**WHEN:** **October 15 to December 7, 2018.**

**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, 2019.**

**HOW:** Visit [Medicare.gov](http://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](http://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 2019 coverage through the Affordable Care Act's Health Insurance Marketplaces.

## WHO:

Consumers who are not eligible for Medicare and do not have other health insurance coverage can enroll in or change coverage. Those who are eligible for Medicare, but must pay a premium for Part A coverage, also have the option to enroll in a Marketplace plan but face penalties if they later decide to switch to Medicare.

*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](#) for individuals who face coverage gaps or Part B penalties because they did not understand their choices.*

## WHEN:

**November 1 to December 15, 2018.**

*Note: some state-based Marketplaces have longer open enrollment periods. Consumers affected by natural disasters in 2018 may be eligible for a SEP. More information about who qualifies for an Exceptional Circumstances SEP and other Marketplace flexibilities 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, 2019. 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.

More Information: Kaiser Family Foundation has Marketplace Enrollment [FAQs in English](#) and in [Spanish](#).