

# OPEN ENROLLMENT FOR INDIVIDUAL HEALTH INSURANCE

November 1 - December 15, 2020

VISIT [WWW.HEALTHCARE.GOV](http://WWW.HEALTHCARE.GOV) OR CALL 1-800-318-2596 TO ENROLL FOR 2021

IF YOU ARE NOT ENROLLED IN A PLAN BY DECEMBER 15th, PAST THAT DEADLINE YOU MUST QUALIFY FOR A SPECIAL ENROLLMENT PERIOD TO ENROLL

- If you have marketplace coverage in 2020, login to your account at [www.healthcare.gov/login](http://www.healthcare.gov/login) to review plan changes and new options available.
- Compare plan cost and benefits to find the best options for you. Even if you are notified of automatic reenrollment, you can choose a different plan at any time during open enrollment.
- Check with insurers or view at [www.healthcare.gov](http://www.healthcare.gov) which doctors, hospitals, and prescription drugs are covered under the available plans.
- If you are not eligible for financial assistance through the Marketplace, you may be able to find lower cost off-exchange ACA-compliant health care plan options through <https://finder.healthcare.gov/>.
- Once enrolled, you must pay your first binder payment on time for coverage to begin. Payment is due to the insurance company – not the exchange.
- To receive a Medicaid eligibility determination, you must update your Marketplace account. If you are found eligible for Medicaid, you should end your marketplace coverage; otherwise, you may be re-enrolled into your marketplace plan, and will not get financial assistance. For more information regarding Virginia Medicaid, visit [www.coverva.org](http://www.coverva.org) or call 1-855-242-8282.

## IMPORTANT CONTACTS:

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| Health Insurance Marketplace  | <a href="http://www.healthcare.gov/">www.healthcare.gov/</a><br>1-800-318-2596 TTY 1-855-889-4325<br><a href="http://www.cuidadodesalud.gov/es/">www.cuidadodesalud.gov/es/</a> Español   |
| Virginia's Medicaid and FAMIS programs  | <a href="https://www.coverva.org/">https://www.coverva.org/</a> 1-855-242-8282<br><a href="https://www.cubrevirginia.org/">https://www.cubrevirginia.org/</a> Español   |
| Find a Navigator or Agent to assist in enrollment <ul style="list-style-type: none"><li>• Virginia Poverty Law Center – Enroll Virginia</li><li>• Boat People SOS</li></ul> | <a href="https://coverva.org/assistance/">https://coverva.org/assistance/</a><br><a href="http://www.enrollva.org/">www.enrollva.org/</a> 1-888-392-5132<br><a href="http://www.bpsos.org/home">www.bpsos.org/home</a> 1-703-538-2190                     |
| Virginia Bureau of Insurance – Life and Health Consumer Services  | (Toll-Free) 1-877-310-6560<br>(In Richmond) (804) 371-9691<br>Non-English Speakers (804) 371-9741<br><a href="mailto:BureauofInsurance@scc.virginia.gov">BureauofInsurance@scc.virginia.gov</a><br><a href="http://scc.virginia.gov">scc.virginia.gov</a> |

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