



# Which Door Could You Enter To Get Health Insurance?



Type of Insurance	Who is Eligible	Where to Enroll	When to Enroll
 <b>Health Insurance Marketplace</b>	<ul style="list-style-type: none"> <li>Everyone from newborn to 65</li> <li>65 and over, not enrolled in Medicare</li> </ul>	<ul style="list-style-type: none"> <li>Depends on the type of Marketplace               <ul style="list-style-type: none"> <li>Federally-facilitated or Partnership – Enroll through <a href="http://HealthCare.gov">HealthCare.gov</a> or the Marketplace Call Center at 1-800-318-2596, TTY: 1-855-889-4325</li> <li>State based – State’s Marketplace website and the state’s Marketplace Call Center</li> <li>All – agents and brokers</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Marketplace Open Enrollment: November 15, 2014 – February 15, 2015</li> <li>Special Enrollment Period (if you qualify)</li> <li>Any time for Medicaid and CHIP</li> </ul>
 <b>Employer-Sponsored Health Plan</b> (includes Small Business Health Options Program or SHOP)	<ul style="list-style-type: none"> <li>People who are actively employed, and their spouse/dependents</li> <li>Retirees</li> </ul>	<ul style="list-style-type: none"> <li>With your employer</li> <li>HealthCare.gov starting November 15 if your employer participates in SHOP</li> </ul>	<ul style="list-style-type: none"> <li>At the time you’re hired (there may be a waiting period)</li> <li>When you have a life changing event (marriage, birth or adoption of child, etc)</li> </ul>
 <b>Medicare</b>	<ul style="list-style-type: none"> <li>People who are 65 and older</li> <li>People of any age who have End-Stage Renal Disease</li> <li>People under 65 with certain disabilities and entitled to Social Security Disability Insurance</li> </ul>	<ul style="list-style-type: none"> <li>With Social Security (<a href="http://SocialSecurity.gov">SocialSecurity.gov</a>), if not automatically enrolled</li> <li>With the Railroad Retirement Board (<a href="http://RRB.gov">RRB.gov</a>), if not automatically enrolled (for railroad retirees)</li> </ul>	<ul style="list-style-type: none"> <li>Medicare Initial Enrollment Period</li> <li>Medicare Special Enrollment Period</li> <li>Medicare General Enrollment Period</li> </ul>
 <b>Medicaid and CHIP</b> (other Government-Sponsored Programs)	<ul style="list-style-type: none"> <li>People who have been determined eligible for these programs</li> </ul>	<ul style="list-style-type: none"> <li>With the state or federal agency</li> <li>Health Insurance Marketplace</li> </ul>	<ul style="list-style-type: none"> <li>Apply anytime</li> </ul>
 <b>VA and TRICARE</b>	<ul style="list-style-type: none"> <li>Veterans and their families, depending on the service members’ discharge from active military service, their active duty status or retiree status</li> </ul>	<ul style="list-style-type: none"> <li>With your military employer</li> <li>Apply online at <a href="http://VA.gov/HEALTHBENEFITS/Apply">VA.gov/HEALTHBENEFITS/Apply</a>, or at your local VA health care facility</li> </ul>	<ul style="list-style-type: none"> <li>At the time you enlist or are commissioned as a Department of Defense employee</li> <li>When you receive your military separation or retirement orders</li> </ul>
 <b>Private Insurance Market</b>	<ul style="list-style-type: none"> <li>Everyone from newborn to 65</li> <li>65 and over, not enrolled in Medicare</li> </ul>	<ul style="list-style-type: none"> <li>With private insurance companies</li> <li>Agents and brokers</li> </ul>	<ul style="list-style-type: none"> <li>Open Enrollment Period</li> <li>Special Enrollment Period</li> <li>Any time depending on the company</li> </ul>

Visit [healthcare.gov/people-with-disabilities/ssdi-and-medicare/](http://healthcare.gov/people-with-disabilities/ssdi-and-medicare/) for information about the Marketplace, Medicare, and Medicaid for people receiving Social Security Disability Insurance. Visit [healthcare.gov/medicare/changing-from-marketplace-to-medicare/](http://healthcare.gov/medicare/changing-from-marketplace-to-medicare/) for information about someone who has a Marketplace plan and becomes eligible for Medicare.

DISCLAIMER: This isn't a legal document, but is provided as a quick reference. It's not comprehensive. Official program provisions are contained in the relevant statutes, regulations, and rulings. For more information visit Medicare.gov, HealthCare.gov, SocialSecurity.gov, VA.gov, TRICARE.mil, or your State Medical Assistance Office.