


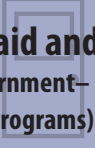






# Which Door Could You Enter To Get Health Insurance?



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 1, 2017 – December 15, 2017</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               <ul style="list-style-type: none"> <li><a href="http://HealthCare.gov">HealthCare.gov</a> starting November 15 if your employer participates in SHOP</li> </ul> </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> <li>For ESRD, enrollment date is based on when you qualify (4 month waiting 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 statues, regulations, and rulings. For more information visit [Medicare.gov](http://Medicare.gov), [HealthCare.gov](http://HealthCare.gov), [SocialSecurity.gov](http://SocialSecurity.gov), [VA.gov](http://VA.gov), [TRICARE.mil](mailto:TRICARE.mil), or your State Medical Assistance Office.