

## Frequently Asked Questions: ACA Enrollment

(updated: Nov. 2022)

### OVERVIEW

The below information provides basic information on the Affordable Care Act (ACA) open enrollment period. **California has its own marketplace and is covered in a later portion of this FAQ.** Sixteen additional states and the District of Columbia have their open state portal. If your state has its own marketplace, we suggest visiting their website for more information. You can find their site linked in the “Where can I enroll in the ACA” section.

### AT A GLANCE

- Am I eligible for coverage under the ACA?
- When is the ACA enrollment period?
- Where can I enroll in the ACA?
- What information do I need to prepare for enrollment?
- When will my health insurance plan take effect?
- What is the process to renew my marketplace health insurance?
- Can I automatically re-enroll in my current plan?
- What happens if I don't enroll in a plan during open enrollment?
- Is there a penalty for not having health insurance?
- How much does a plan cost?
- Am I eligible for a premium subsidy?
- Is there any in-language support available?
- If I am under 26, can I still stay on my parents' healthcare plan?
- What if I'm already enrolled in a marketplace plan?
- What if I have other questions?

### Am I eligible for coverage under the ACA?

To be eligible to enroll in health coverage through the Marketplace, you:

- Must live in the United States;
- Must be a US citizen, national, or [lawful resident](#). Examples of a lawful resident include but are not limited to green card holders, refugees, and TPS recipients; and
- Cannot be currently [incarcerated](#).

If you have Medicare, you are not eligible to use the Marketplace to buy a health or dental plan. You can visit [Medicare.gov](#) to learn more about your Medicare coverage options.

### When is the ACA enrollment period?

The ACA enrollment period opened on Nov. 1, 2022, and lasts until Jan. 15, 2023. Additionally, the below states have also opened an enrollment period or are planning to do so as well:

- **California:** Nov. 1, 2022 - Jan. 31, 2023
- **Colorado:** Nov. 1, 2022 - Jan. 15, 2023
- **Connecticut:** Nov. 1, 2022 - Jan. 15, 2023
- **District of Columbia:** Nov. 1, 2022 - Jan. 31, 2023
- **Idaho:** Oct. 15, 2022 - Dec. 15, 2022
- **Kentucky:** Nov. 1, 2022 - Jan. 15, 2023
- **Maine:** Nov. 1, 2022 - Jan. 15, 2023
- **Maryland:** Nov. 1, 2022 - Dec. 15, 2022
- **Massachusetts:** Nov. 1, 2022 - Jan. 23, 2023
- **Minnesota:** Nov. 1, 2022 - Jan. 15, 2023
- **Nevada:** Nov. 1, 2022 - Jan. 15, 2023
- **New Jersey:** Nov. 1, 2022 - Jan. 31, 2023
- **New Mexico:** Nov. 1, 2022 - Jan. 15, 2022
- **New York:** Nov. 16, 2022 - Jan. 31, 2023
- **Pennsylvania:** Nov. 1, 2022 - Jan. 15, 2023
- **Rhode Island:** Nov. 1, 2022 - Jan. 31, 2023
- **Vermont:** Nov. 1, 2022 - Jan. 15, 2023
- **Washington:** Nov. 1, 2022 - Jan. 15, 2023

Applicants who are eligible for Medicaid or CHIP can enroll year-round.

#### SPECIAL ENROLLMENT PERIODS OUTSIDE OF GENERAL ACA ENROLLMENT

After this enrollment period ends, people can only purchase coverage if they have a special enrollment period triggered by an exceptional qualifying event, such as but not limited to:

- Becoming a U.S. citizen or legal resident;
- Birth or adoption;
- Involuntary loss of other health coverage; or
- Marriage, if your spouse already has health insurance.

See [here](#) for additional information about special enrollment periods and qualifying life events.

## Where can I enroll in the ACA?

Most states can enroll at [healthcare.gov](https://healthcare.gov). If you live in one of the below states, you should enroll through your state's marketplace:

- [California](#): Covered CA
- [Colorado](#): Connect for Health Colorado
- [Connecticut](#): Access Health CT
- [District of Columbia](#): DC Health Link
- [Idaho](#): Your Health Idaho
- [Kentucky](#): Keynect
- [Maine](#): CoverME
- [Maryland](#): Maryland Health Connection
- [Massachusetts](#): Massachusetts Health Connector
- [Minnesota](#): MNSure
- [Nevada](#): Nevada Health Link
- [New Jersey](#): Get Covered New Jersey
- [New Mexico](#): BeWellnm
- [New York](#): New York State of Health
- [Pennsylvania](#): Pennie
- [Rhode Island](#): Health Source RI
- [Vermont](#): Vermont Health Connect
- [Washington](#): Washington Health Plan Finder

## What information do I need to prepare for enrollment?

To prepare for the application, you will need:

- Information about your household size. Figure out who in your household will apply together before you start your application;
- Home and/or mailing addresses for everyone applying for coverage;
- Information about everyone applying for coverage, such as their Social Security Numbers and birth dates;
- If you're receiving help, information about the professional helping you apply, such as a health insurance navigator or certified application counselor;
- Depending on your immigration status, your immigration document information;
- Information on how you plan to file your taxes in 2023;
- Employer and income information for every member of your household;
- Your best estimate of what your household income will be in 2023;
- Policy numbers for any current health plans covering members of your household;
- A completed "Employer Coverage Tool" for every job-based plan you or someone in your household is eligible for;
- Notices from your current plan that include your plan ID, if you have or had 2022 Marketplace coverage; and
- Document information for legal immigrants and naturalized citizens.

Visit [healthcare.gov](https://www.healthcare.gov) for a checklist of information you'll need to provide during the process.

#### When will my health insurance plan take effect?

In most cases, your new plan will go into effect on Jan. 1, 2023 if you enroll by Dec. 15, 2022.

#### What is the process to renew my marketplace health insurance?

If you already have [marketplace health insurance](#) in 2022, you are encouraged to log into your Marketplace account. From there, you can update your application with your expected 2023 income and household information, and compare the plan you're being offered with other 2023 plans. You can enroll in any plan available to you through the Marketplace—the one you were expecting to be automatically enrolled in or any other. Shopping around is highly recommended as premiums may have changed from 2022.

#### Can I automatically re-enroll in my current plan?

If you do not update your information on the marketplace and select a plan by Dec. 15, 2022, you may be automatically enrolled into a 2023 plan. If your current plan no longer exists, the marketplace will automatically enroll you into the most similar plan.

#### What happens if I don't enroll in a plan during this enrollment period?

If you don't enroll in an ACA-compliant health insurance plan by the end of the enrollment period (ending Jan. 15, 2023, in most states) your buying options will likely be very limited for the coming year.

#### Is there a penalty for not having health insurance?

We encourage everyone without health insurance to enroll in the ACA marketplace. However, the ACA's federal individual mandate penalty has been \$0 since the start of 2019, and that will continue to be the case in 2023. People who are uninsured will **not** face a penalty, **unless** they're in a state that has its own individual mandate and a penalty for non-compliance. Five states and the District of Columbia may impose tax penalties for not having health insurance:

- California
  - District of Columbia
  - Massachusetts
  - New Jersey
  - Rhode Island
  - Vermont
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### Am I able to use advance premium tax credit?

A premium tax credit is generally available if your projected household income (an ACA-specific calculation) doesn't exceed 400% of the prior year's poverty level. If you qualify for a premium tax credit based on your estimate, you can use any amount of that credit in advance to lower your premium.

- According to [healthcare.gov](https://www.healthcare.gov), if you have taken more premium tax credit in advance than you're due, you'll have to pay back the excess when you file your federal tax return.
- If you've taken less, you'll get the difference when you file your taxes.

You can get an estimate [here](#).

### Is there any in-language support available?

[Healthcare.gov](https://www.healthcare.gov) provides limited language support. The only Southeast Asian language with any translated materials is Vietnamese. Several states like California (see below) may provide additional language support through its marketplace.

### If I am under 26, can I still stay on my parents' healthcare plan?

Yes, the ACA allows young adults to remain covered by their parents' health insurance plan, even if that individual has other health insurance options available through their employer.

### What if I'm already enrolled in a marketplace plan?

If you are already enrolled, you don't have to do anything. Your coverage will continue as usual. If you want to reassess your plan or apply for another plan, you can also do that through this enrollment period.

### What if I have other questions?

You can often find answers to your healthcare questions [here](#).

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## Frequently Asked Questions: California Enrollment

### OVERVIEW

Covered CA is California's health insurance marketplace that allows individuals and families to get free or low-cost health insurance through Medi-Cal or support for private health insurance.

### AT A GLANCE

- When is the enrollment period for Covered California?
- Am I eligible for coverage through Covered CA?
- What if I am an immigrant in California?
- How much will I have to pay and what are my coverage options?
- Is there a penalty for not having health insurance in CA?
- What information do I need to prepare for enrollment in CA?
- Is there additional support available for my application or renewal through Covered CA?
- What can I do to see if I benefit from the new Inflation Reduction Act?

### When is the enrollment period for Covered California?

Open Enrollment for Covered California begins on Nov. 1, 2022 and continues until Jan. 31, 2023.

### Am I eligible for coverage through Covered CA?

Any Californian can get health insurance through Covered California if they are a state resident and cannot get affordable health insurance through a job. Applicants may qualify for a free or low-cost health plan, or for financial help that can lower the cost of premiums and co-pays, depending on household size and family income.

### What if I am an immigrant in California?

- Legal residents of five or more years or [‘qualified non-citizens’](#) have the same benefits as citizens.
  - Some non-citizens who have legal immigration status but do not qualify for full Medi-Cal coverage, may still qualify for government help paying for individual coverage if their income is at or below 600% of the [Federal Poverty Guidelines](#).
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- Undocumented immigrants cannot get individual plans through Covered CA and cannot get government help paying for their coverage.
    - *However*, income-eligible immigrants can get public coverage through [Medi-Cal](#) up until they are 26 years old and if they are over 50 years old, regardless of immigration status. Young adults turning age 26 will continue to have access to Medi-Cal until January 2024, regardless of immigration status.

#### How much will I have to pay and what are my coverage options?

You can use Covered CA's [Shop and Compare](#) tool to provide more information about yourself and your household, and learn more about potential health coverage and eligibility.

#### Is there a penalty for not having health insurance in CA?

California still has an individual health care mandate, even if there is no longer a federal mandate or penalty for ACA coverage. As such, CA residents must either:

- Have qualifying health insurance coverage, or
- Pay a penalty when filing a state tax return, or
- Get an exemption from the requirement to have coverage.

The penalty for not having coverage in California the entire year will be at least \$850 per adult and \$425 per dependent child under 18 in the household when you file your 2022 state income tax return in 2023.

#### What information do I need to prepare for enrollment in CA?

To prepare for the application, you will need:

1. Proof of Social Security number (for those who have them);
2. Proof of identity;
3. Proof of citizenship or status (if applicable);
4. Proof of immigration status or lawful presence (for non-citizens);
5. Attestation or proof of non-incarcerated status;
6. Federal tax information (for those who file taxes); and
7. Employer and income information (for everyone in your family)

You can find more information about [documents to confirm eligibility](#).

#### Is there additional support available for my application or renewal through Covered CA?

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You can find [free and local help](#) from a Certified Insurance Agent, Enrollment Counselor or a County Social Services Office near you.

You can also call the [Covered CA Service Center](#), which provides additional language support in Lao, Hmong, Vietnamese, and Khmer.

[What can I do to see if I may benefit from the new Inflation Reduction Act?](#)

The Inflation Reduction Act extends the increased financial help initially provided by the American Rescue Plan through the end of 2025. More Californians now qualify for health insurance savings and Californians can get more help in accessing plans. If you did not qualify for financial support before, you may qualify now. If you were receiving financial support before, you may be eligible to receive more now. Almost 90% of Californians enrolled in Covered CA are receiving federal assistance for their health insurance.

Use Covered CA's [Shop and Compare Tool](#) to learn what financial help you may be eligible for.

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