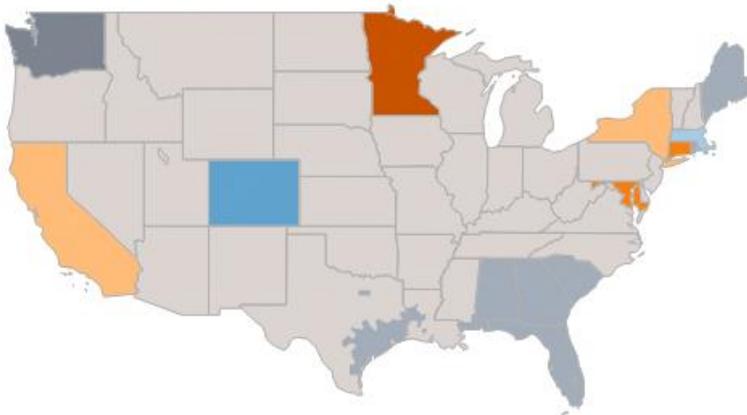


December 2017 | Fact Sheet

## Who can still sign up for 2018 coverage after December 15?

For most people, the fifth open enrollment period under the Affordable Care Act (ACA) will close at the end of the day on Friday, December 15, 2017. However, depending on where they live and other circumstances, certain individuals will have additional time to sign up for 2018 health coverage. Individuals in certain states are eligible for additional time based on where they live. Other individuals in any state are eligible if their 2017 health plan will be discontinued for 2018.

### States with Open Enrollment Deadlines Beyond December 15, 2017



State	OE Deadline	
Alabama *	Nov 1 - Dec 31	●
California	Nov 1 - Jan 31	●
Colorado	Nov 1 - Jan 12	●
Connecticut	Nov 1 - Dec 22	●
District Of Columbia	Nov 1 - Jan 31	●
Florida *	Nov 1 - Dec 31	●
Georgia *	Nov 1 - Dec 31	●
Louisiana *	Nov 1 - Dec 31	●
Maine *	Nov 1 - Dec 31	●
Maryland	Nov 1 - Dec 22	●
Massachusetts	Nov 1 - Jan 23	●
Minnesota	Nov 1 - Jan 14	●
Mississippi	Nov 1 - Dec 31	●
New York	Nov 1 - Jan 31	●
Rhode Island	Nov 1 - Dec 31	●
South Carolina *	Nov 1 - Dec 31	●
Texas *	Nov 1 - Dec 31	●
Washington	Nov 1 - Jan 15	●

\*Hurricane extension effective December 16-31

\*\* Extension effective December 16-31

#### Residents in state-based marketplaces with later deadlines

State-based Marketplaces (SBMs) have flexibility to set their own dates for open enrollment and this year, 10 of the 12 SBMs have done so: California, Colorado, Connecticut, District of Columbia, Maryland, Massachusetts, Minnesota, New York, Rhode Island, and Washington.

#### Individuals eligible for extension due to hurricane, exceptional circumstances

This year, healthcare.gov will offer a special extension of open enrollment to people who live in, or who moved from, designated areas affected this fall by Hurricanes Harvey, Irma, Maria, and Nate. These individuals have until December 31 to sign up for 2018 health coverage through healthcare.gov.

Areas designated eligible for Individual or Public Assistance Benefits from the Federal Emergency Management Administration (FEMA) include the entire states of [Florida](#), [South Carolina](#), [Georgia](#), and [Alabama](#), and parts of [Texas \(53 counties\)](#), [Louisiana \(20 parishes\)](#), and [Mississippi \(7 counties\)](#). In addition, all of [Puerto Rico](#) and the [U.S. Virgin Islands](#) have been designated.

In Texas, according to FEMA, the designated areas include the following counties: Aransas, Austin, Bastrop, Bee, Bexar, Brazoria, Burleson, Caldwell, Calhoun, Chambers, Colorado, Comal, Dallas, DeWitt, Fayette, Fort Bend, Galveston, Goliad, Gonzales, Grimes, Guadalupe, Hardin, Harris, Jackson, Jasper, Jefferson, Jim Wells, Karnes, Kleberg, Lavaca, Lee, Liberty, Madison, Matagorda, Milam, Montgomery, Newton, Nueces, Orange, Polk, Refugio, Sabine, San Augustine, San Jacinto, San Patricio, Travis, Tarrant, Tyler, Victoria, Washington, Walker, Waller, and Wharton.

In Louisiana, according to FEMA, the designated areas include the following parishes: Acadia, Allen, Assumption, Beauregard, Calcasieu, Cameron, De Soto, Iberia, Jefferson Davis, Lafayette, Lafourche, Natchitoches, Plaquemines, Rapides, Red River, Sabine, St. Charles, St. Mary, Vermilion, and Vernon.

In Mississippi, according to FEMA, the designated areas include the following counties: George, Greene, Hancock, Harrison, Jackson, Pearl River, and Stone.

To use this hurricane extension, individuals should contact the [healthcare.gov](https://www.healthcare.gov) call center.

Finally, according to CMS, Maine residents who were unable to enroll in coverage by December 15 due to the impacts of the severe windstorms and resulting power outages across that state should also qualify for more time to enroll. Affected individuals should contact the [healthcare.gov](https://www.healthcare.gov) call center and provide detailed information about their situation so the Marketplace representative can appropriately assist them.

### **Residents of any state whose 2017 plan is discontinued for 2018**

Finally, no matter where they live, consumers who received discontinuation notices that their 2017 non-group health plan is not being offered in 2018 (for example, because the insurer exited the marketplace or will no longer offer any ACA compliant non-group plans starting in 2018), are eligible for a “coverage loss” special enrollment period (SEP). These individuals have up to 60 days to sign up for new coverage after their 2017 plan ends (January 1–March 1, 2018); people can also apply for the coverage loss SEP in advance of the coverage loss (e.g., before January 1, 2018).

To apply, consumers should log into their marketplace account and indicate they need a SEP due to loss of other minimum essential coverage (MEC).

In federal marketplace states, individuals will need to provide proof of coverage loss before the SEP will be approved. Individuals should have received a discontinuation notice from their insurer stating that their plan will not be offered again in 2018. They should save this notice in case they are asked to verify eligibility for the coverage loss SEP. Consumers in [healthcare.gov](https://www.healthcare.gov) states can apply for the coverage loss SEP online and select a new plan for 2018. Consumers should act as quickly as possible to avoid/minimize any gap in coverage:

For those who make their plan selection between December 16 and December 31, new 2018 coverage will begin on January 1, 2018

For those who make their plan selection between January 1 and January 15, new 2018 coverage will begin on February 1, 2018

For those who make their plan selection between January 16 and February 15, new 2018 coverage will begin on March 1, 2018

For those who make their plan selection between February 16 and March 1, new 2018 coverage will begin on April 1, 2018

The marketplace may have automatically assigned consumers to a different health plan for 2018 coverage if they did not actively select another plan by December 15. However, the auto-enrollment does not affect consumers’ eligibility for the coverage loss SEP. They can still apply for the SEP to change plans for 2018.