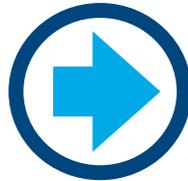


2020 Open Enrollment Health Plans in the Insurance Marketplace

2020 enrollment period **STARTS**



2020 enrollment period **ENDS**



Plans sold during Open Enrollment start January 1, 2020¹

During Open Enrollment you can:

- Find a Marketplace health plan that meets your coverage needs and fits your budget
- Change from an existing individual insurance plan* to a Qualified Health Plan*
- Renew your current Marketplace plan or pick a new one
- Find out if you qualify for help (“subsidy”) paying your premiums or out-of-pocket costs

After December 15th you can only enroll in or change a 2020 Marketplace plan if you qualify for a Special Enrollment Period[†]

IMPORTANT EXCEPTIONS

If you want to apply for Medicaid	If you have Medicare
<p>You can apply for Medicaid through the Marketplace at any time. There is no limited enrollment period for Medicaid, so the Open Enrollment dates do not apply.</p>	<p>Medicare is not part of the health insurance Marketplace. If you have Original Medicare or Medicare Advantage, you do not need to do anything with the Marketplace. Also the Marketplace does not offer Medicare Supplement Insurance (Medigap) or Part D prescription drug plans.[§]</p>

* May depend on when the current policy can be stopped – at any time, or only at the end of a plan or policy year.
[†] An insurance plan that’s certified by the Health Insurance Marketplace, provides essential health benefits, follows established limits on cost-sharing (like deductibles, copayments, and out-of-pocket maximum amounts), and meets other requirements. All Qualified Health Plans meet the Affordable Care Act requirement for having health coverage, known as “minimum essential coverage.”²
[‡] A time outside the yearly Open Enrollment Period when you can sign up for health insurance. You qualify for a Special Enrollment Period if you’ve had certain life events, including losing health coverage, moving, getting married, having a baby, or adopting a child.³
[§] The annual Medicare Open Enrollment period is October 15th through December 7th. During this time you may make changes to your Medicare coverage, including Part D drug plans. For more information, visit www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227) .

This document is presented for informational purposes only and is not intended to provide reimbursement or legal advice. Laws, regulations, and policies concerning reimbursement are complex and are updated frequently. While we have made an effort to be current, the information may not be as current or comprehensive when you view it. In addition, this information does not represent any statement, promise, or guarantee by Johnson & Johnson Health Care Systems Inc. or its affiliates, about coverage, levels of reimbursement, payment, or charge. Please consult with your payer organization(s) for local or actual coverage and reimbursement policies and determination processes. Please consult with your counsel or reimbursement specialist for any reimbursement or billing questions specific to your institution.

Shopping for a Health Plan in the Marketplace

Here are some ways to prepare	Look for a plan that is right for you
<ul style="list-style-type: none"> • Make a list of all of your medications, including dose • Gather basic information about your household income (W-2, pay stubs, or tax return) • Determine your budget for premiums and other costs • Write down any questions that may help you choose between plans (for example, “Can I keep my current doctors?”) 	<ul style="list-style-type: none"> • Find plans available in your area (see “Resources” below) • Compare available plans for: <ul style="list-style-type: none"> Costs: monthly premium, deductible, copayment/coinsurance Coverage: services and drugs available on formulary, special rules or requirements Convenience: location of network doctors, hospitals, and pharmacies (or mail-order program)

Resources	How to access
<p>“Are you eligible to use the marketplace?”</p>	<p>www.healthcare.gov/quick-guide/eligibility</p>
<p>Find Local Help</p>	<p>https://localhelp.healthcare.gov/#/</p>
<p>Calculate Potential Cost Savings</p>	<p>www.healthcare.gov/how-can-i-save-money-on-marketplace-coverage/</p>
<p>“5 Questions to Ask Yourself When Choosing a Plan”</p>	<p>https://marketplace.cms.gov/outreach-and-education/questions-to-ask-choosing-a-plan.pdf</p>
<p>“Getting Help in a Language Other Than English”</p>	<p>http://marketplace.cms.gov/outreach-and-education/getting-help-in-a-language-other-than-english.pdf</p>
<p>“Get Ready to apply for or renew Health Insurance Marketplace Coverage”</p>	<p>www.healthcare.gov/downloads/application-checklist.pdf</p>

Checklist

- | | |
|--|--|
| <input type="checkbox"/> Review your expected health and prescription needs for 2020 | <input type="checkbox"/> Determine what you will be able to spend on premiums and other healthcare costs |
| <input type="checkbox"/> Look for information at the Marketplace Help Center to help prepare for 2020 enrollment | <input type="checkbox"/> Prepare a list of questions to help you compare available plans |

IMPORTANT REMINDERS

- **You must enroll by December 15th in order to have coverage on January 1st**
- **After December 15th you will only be able to get a Marketplace plan through a Special Enrollment Period**
- **If you do not have any health insurance in 2020, you may have to pay a fee**

For more information
Marketplace Help Center (24 hours/day, 7 days/week)
www.healthcare.gov/help-center
 1-800-318-2596 (TTY users: 1-855-889-4325)

REFERENCES: **1.** HealthCare.gov. Dates and deadlines for health insurance. <https://www.healthcare.gov/quick-guide/dates-and-deadlines/>. Accessed July 11, 2019. **2.** HealthCare.gov. Qualified Health Plan. <https://www.healthcare.gov/glossary/qualified-health-plan/>. Accessed July 11, 2019. **3.** Special Enrollment Period (SEP). <https://www.healthcare.gov/glossary/special-enrollment-period/>. Accessed July 11, 2019.