Open Enrollment began on November 1, 2021
Visit healthcare.gov now for your 2022 health plan

Here are some facts you should know:

**DO NOT DELAY**
The final deadline has been extended by a full month in most states, but in order to have your **COVERAGE START IN JANUARY 2022** you should **ENROLL BY DECEMBER 15th!**

**AVOID JUNK PLANS & SCAMS**
Be sure to enroll in an official Affordable Care Act (ACA) exchanges or authorized enrollment partners **ONLY.**

**OFF-EXCHANGE ENROLLEES: SWITCH TO ON-EXCHANGE COVERAGE**
The millions paying full price for off-exchange plans are now eligible for enhanced ACA subsidies, but you must enroll on-exchange.

**MILLIONS ARE NOW ELIGIBLE FOR FINANCIAL HELP**
Plans are now affordable for **EVERYONE.** Middle class households are now capped at no more than 8.5% of income and lower income enrollees pay far less. 80% pay $10 or less a month.

**TEN STATES OFFER ADDITIONAL SAVINGS**
California, Colorado, Connecticut, Minnesota, Maryland, New Jersey, New York, Massachusetts, Vermont, and Washington are all either offering additional supplemental help and/or have their own special high-quality healthcare coverage plans for low-income enrollees.

**DATES TO REMEMBER:**
- **November 1, 2021:** Open Enrollment started — first day to enroll, re-enroll, or change a 2022 insurance plan through the Health Insurance Marketplace.
- **December 15, 2021:** Last day to enroll in or change plans for 2022 coverage that starts January 1, 2022.
- **January 1, 2022:** 2022 coverage starts, if you’ve enrolled by December 15, 2021 and paid your first premium.
- **January 15, 2022:** Last day to enroll in or change plans for 2022 coverage. After this date, you can enroll or change plans only if you qualify for a Special Enrollment Period.
- **February 1, 2022:** 2022 coverage starts if you enrolled by January 15, 2022 and you’ve paid your first premium.

Enroll today at healthcare.gov
Open Enrollment Guide 2022

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Here are some facts you should know:

**FOR LOWER-INCOME ENROLLEES, SILVER IS THE NEW PLATINUM**

If you earn 200% below the Federal Poverty Level (FPL) or ~$26K if single and ~$52K for a family of four, make sure to enroll in the SILVER plan to get substantially lower out of pocket costs.

**FOR MIDDLE CLASS ENROLLEES, GOLD PLANS MAY COST LESS THAN SILVER**

If you earn 200% over the FPL, some Gold plans are a better value than Silver and may cost less in premiums.

**FOUR STATES AND THE DISTRICT OF COLUMBIA HAVE THEIR OWN MANDATE**

The federal penalty may be gone, but California, Maine, New Jersey, Rhode Island, and the District of Columbia still charge a financial penalty for residents who do not have ACA compliant healthcare coverage.

**STATES AND COUNTIES HAVE MORE CHOICES THAN EVER**

Dozens of insurance carriers are expanding their coverage areas in 2022.

**THE NAVIGATOR PROGRAM IS BACK**

The Health and Human Services (HHS) Department has increased grant funding for dozens of qualified health insurance navigator programs nationally for 2022.

**ADDITIONAL RESOURCES:**

- acasignups.net
- apihf.org/acaenrollment

Enroll today at healthcare.gov