

Open Enrollment Guide 2022

Open Enrollment began on November 1, 2021
Visit [healthcare.gov](https://www.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:

*varies by state

- **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.

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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
- apiahf.org/acaenrollment

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