



Need 2021 health coverage?

How to apply & enroll through the new Special Enrollment Period

There's a new Special Enrollment Period that allows you to sign up for or change health insurance through **August 15, 2021**, due to the coronavirus disease 2019 (COVID-19). This Special Enrollment Period is available to residents of the 36 states that use [HealthCare.gov](https://www.healthcare.gov). (If your state runs its own Marketplace, check their website. Most states are offering similar options to enroll.)

After you fill out and submit your application at [HealthCare.gov](https://www.healthcare.gov), you have 30 days to enroll in a plan. Coverage starts the first day of the month after you enroll. For example, if you enroll any time in March, your coverage starts on April 1.

4 things to know about this new Special Enrollment Period

- **You may qualify to save money — most people do!** In fact, 9 out of 10 people who enroll are eligible for savings. Millions more people can find plans for lower premiums due to the COVID relief law. In fact, 4 out of 5 can find a plan for \$10 or less after savings. Learn more about new, lower costs at [HealthCare.gov/more-savings](https://www.healthcare.gov/more-savings).
- **No life event? No problem.** This Special Enrollment Period doesn't require you to have a qualifying life event, like the birth of a child, move, or marriage, to enroll in a Marketplace plan. COVID-19 has brought new challenges for a lot of people, so this Special Enrollment Period offers equal access to coverage for those in states that use [HealthCare.gov](https://www.healthcare.gov).

- **Help getting coverage is available.** You can get help filling out your application by phone, with an assister, or with a trusted agent or broker.
- **Already have a Marketplace plan?** You might qualify for more savings, and you can decide to change plans. Before making a change, you'll need to consider things like how much you've already paid toward your deductible (you'd likely need to start over if you change plans).

Where to get more information about this Special Enrollment Period

- Visit [HealthCare.gov](https://www.healthcare.gov) to learn more and start an application or update an existing one.
- Call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325. Help is available in many languages.

Remember, you have through August 15, 2021 to take advantage of this opportunity to enroll in health insurance coverage for 2021.

You have the right to get Marketplace information in an accessible format, like large print, Braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit [CMS.gov/about-cms/agency-information/aboutwebsite/cmsnondiscriminationnotice.html](https://www.cms.gov/about-cms/agency-information/aboutwebsite/cmsnondiscriminationnotice.html), or call the Marketplace Call Center at 1-800-318-2596 for more information. TTY users can call 1-855-889-4325.

