

When do I have to apply?

- The next open enrollment period for 2017 health coverage begins November 1, 2016 and ends January 31, 2017
 - After January 31, you can enroll in 2017 health insurance only if you have had a qualifying life event such as losing health coverage, moving, having a baby or adopting a child
- If you are applying for insurance for the first time, you will need to apply by December 15th in order to receive coverage by January 1st.
- If you already have insurance from the marketplace, you should receive a notice in the mail explaining that you are either 1) eligible for your current plan and can continue with it next year or 2) you are no longer eligible for your current plan you will have to reapply and shop for a new plan.
 1. If you are eligible for your current plan, you can do nothing, and you will be re-enrolled in that plan automatically. If you want to change your current plan, you can do so by contacting Connect for Health Colorado at 1-855-752-6749. You will need to do this before December 15th 2016, or you will be auto enrolled in your current plan.
 2. If you are not eligible for your current plan, you will need to contact Connect for Health Colorado at 1-855-752-6749 to reapply and shop for a new plan. You will need to do this by December 15 in order to receive coverage starting on January 1st.
- There is no open enrollment period for Health First Colorado (Medicaid)- you can apply any time
- Most people applying for Health First Colorado (Medicaid) will receive real time eligibility determinations. For those that do not, it can take up to 45 days for your application to be processed.

What happens if I miss these deadlines?

- If you miss the open enrollment period, you will have to wait until the next open enrollment period, and will be charged a penalty of 2.5% of your household income, or \$695 per adult and \$347.50 per child, whichever is greater.
- If you're uninsured for just part of the year, the penalty will be pro-rated, meaning 1/12 of the yearly penalty applies to each month you're uninsured. If you're uninsured for less than 3 months, you will not have to pay a penalty.
- You can try to contact the following insurance companies to ask about insurance coverage:
 - Anthem 1-855-453-7031
 - Cigna 1-877-755-8616
 - Access Health Colorado 1-855-325-9426
 - Colorado Health 1-866-915-6619
 - Humana 1-855-420-3951
 - Kaiser Permanente 1-800-632-9700
 - United Healthcare 1-877-855-6538
 - Rocky Mountain Health Plans 1-855-830-1564

For more information: <http://connectforhealthco.com/> or <https://www.healthcare.gov/quick-guide/>

