



Dear Friend,

Annual open enrollment – the time when you can get or change your health insurance coverage – began on November 1 and continues through December 15. During this time, you can review your existing coverage and compare plans for coverage for 2020 at [Healthcare.gov](https://www.healthcare.gov).

As a reminder, the open enrollment period for Medicare began on October 15 and continues through December 7. You can learn more at [Medicare.gov](https://www.medicare.gov).

Please review these frequently asked questions and links to resources to assist you.

Can I sign up for health insurance after the open enrollment period ends on December 15?

After December 15, you can enroll in 2020 health insurance only if you qualify for a [Special Enrollment Period](#).

How long after I enroll in a plan will coverage take effect?

Most plans begin on January 1, 2020.

Congressional Republicans eliminated the individual mandate. Does it still make sense to get covered?

Yes. While there is no longer a tax penalty for being uninsured, it is still important to have insurance coverage in case you get sick.

How can I find out if a health plan covers the prescription drugs that I take?

Health plans in the Marketplace must include a link to their prescription drug “formulary” with other on-line information about the plan. The formulary is a list of prescription drugs the plan will cover.

Can I be charged more if I have a pre-existing condition?

No. The Affordable Care Act mandated that Marketplace health insurance plans cannot charge you more based on your health status or pre-existing condition. However, some plans, such as short-term policies, that are sold off the Marketplace might turn you down or charge you more based on your health status or pre-existing condition.

I like my health insurance policy. Will it change this year?

It depends. Insurers are allowed to make changes to policies each year, but shortly before Open Enrollment begins, you should receive a notice from your insurance company describing any changes to your policy and the new monthly premium.

How do I find out if I qualify for health insurance discounts?

On the [health insurance Marketplace website](#), you will find an Application for Health Coverage and Help Paying Costs. Filling out the application online is the fastest, though you can also submit a paper application or call your Marketplace call center and apply over the phone. Once you've submitted the application, the Marketplace will let you know if you qualify for help paying for Qualified Health Plans it offers. It will also let you know if you (or any members of your family) may be eligible for coverage through Medicaid or the Children's Health Insurance Program. Apply even if you, your spouse, or your child already have health coverage. You could be eligible for free or lower-cost coverage.

There are a lot of plans to choose from. How can I get help signing up?

Enroll Alabama offers help enrolling in the marketplace. You can find them online at <http://enrollala.com>.

If you have other questions about which plan to choose, what your plan covers, or how to change your plan, you may also call 1-800-318-2596. As always, my Birmingham District Office is available to assist you at (205) 254-1960.

Sincerely,



Congresswoman Terri A. Sewell



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