

What do I do now?

# When is the deadline for having health insurance?

- The deadline for having coverage is January 1, 2014.

# What do I do now if I already have health insurance?

- If your current health insurance is through an individual plan:
  - You should soon receive information on how to change your plan's renewal to December 2013 to delay some of the health reform changes
  - Please call Peel & Holland for help in submitting the required paperwork and for guidance on your best options
- If your current health insurance is through an employer plan or other source:
  - You may keep the coverage, provided the plan sponsor continues to offer coverage

# What do I do now if I DO NOT already have health insurance?

- Please [click here](#) to get more information on what you will need to apply for health insurance
- Once you have gathered all the information, please call our office toll free at 800.599.8621 to schedule a time to meet with one of our agents
  - If you qualify for a subsidy, we will help you enroll through the Exchange
  - If you don't qualify for a subsidy, we will help you enroll in a private plan

# Open Enrollment

- Open enrollment begins October 1, 2013. To have your insurance coverage begin January 1, 2014, your application must be finalized by December 15, 2013.
- A second phase of open enrollment will run between December 16, 2013, and March 31, 2014.
- From 2015 on, there will be no second open enrollment (it will begin on October 1<sup>st</sup> each year and most likely end on or before December 31<sup>st</sup>)