

4.2: Open Enrollment



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What is Open Enrollment?

An open enrollment period is a window of time that happens once a year — typically in the fall — when you can sign up for health insurance, adjust your current plan or cancel your plan. It's usually limited to a few weeks. If you miss it, you may have to wait until the next open enrollment period to make any changes.

Qualifying Life Events

As with most things, there are exceptions! In this case, they are called qualifying life events. A qualifying life event is a life-changing situation — sometimes planned, sometimes unexpected — that can impact you and your health insurance. Experiencing a significant life change may allow you to change your health plan outside of the annual enrollment period (also called [open enrollment](#)).

Qualifying life events include, but are not limited to:

- Marriage or divorce
- Having or adopting a baby
- Death of someone who shares your health plan
- Moving to a new area
- Earning U.S. citizenship
- Turning 26, or turning 65
- Change of employment status
- Loss of health insurance for other reasons

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