



Healthcare Reform:

It's about the

Benefits

The Open Enrollment Period for 2015 Health Coverage Closed, except....

Dear Terry,

With the enactment of the new health care laws, the open enrollment period for obtaining health insurance was consolidated into 4 months between November 15 and February 15.

Open enrollment is now closed. However, in the State of Florida, an extension to February 22 has been given for any applications pending or incomplete.

For all others, enrollment begins again in November, unless one of the Special Enrollment Period conditions applies. For those who qualify, there is a 60 day window of opportunity from the effective date of the any of the life changing events listed below.

Who is eligible for the Special Enrollment Period? Individuals who have a life changing event including:

- Marriage
- Divorce (and loss of health insurance)
- Birth of a child
- Adoption of a child, receiving a child into foster care, or placing a child in adoption or in a foster home
- Death of a family member
- Change of employment (and loss of health insurance)

- Moving outside of health plan's coverage area
- Change in income (creating an eligibility for ACA premium assistance)
- New Citizen or Natural or lawfully present individual
- Release from prison or detention
- Loss of your own or your spouse's job-based insurance

Please call us if you would like additional information or have questions.

For Your Benefit

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