

Open Enrollment 2021

Finding the best plan for you

Open enrollment for state-based health insurance is November 1-December 15, 2020 for coverage starting January 1, 2021.

Selecting a Plan

- Determine if you should be applying to [Connect for Health](#), [Medicaid](#), or [Medicare](#)

- Check your eligibility by age and income

- [Do I qualify for an Advance Premium Tax Credit?](#)

- Ask: *Will this insurance plan cover my provider visits, hospital stays, care centers and medicines?*

Important Dates

- Application due dates will differ:

- Connect for Health CO: Dec. 15, 2020

- Medicaid: Any time

- Medicare: Dec. 7, 2020

Plan Ahead

- Use [this checklist](#) before you start your application to ensure you have all needed documents

Check Your Benefit Design

- Meet with your employer's human resources office or an insurance navigator to avoid barriers to access or lowers cost, such as:

- Step therapy

- Coinsurance instead of a copay for Rx medications

- Co-pay accumulators