

It's open enrollment season



Open enrollment is the time each year when individuals can elect to sign up for or change health insurance plans. The open enrollment “season”—which varies depending on the type of plan but generally runs through fall and winter for most private plans and for the Health Insurance Marketplace—is a great time to assess your current medical needs and whether your plan still meets those needs.

Some questions you might want to ask include:

- How have my health needs changed in the last year?
- Which plans cover the prescription drugs I need?
- Do my doctors participate in the plans I am considering?

Read on for enrollment information on several types of plans. For more help understanding health insurance options, call an MS Navigator at 1-800-344-4867, or visit nationalMSSociety.org/healthinsurance.

Employer-provided plans

If you or your spouse receive healthcare coverage through the workplace, ask your human resources representative when open enrollment begins and ends; most workplaces offer it during the fall and winter. Your HR representative can also tell you what insurance options your workplace offers but cannot recommend any plan over another.

Health Insurance Marketplace

The Health Insurance Marketplace (healthcare.gov) provides information for people who need health insurance but are not eligible for Medicare or an employer’s plan, and is the first step toward selecting and enrolling in health insurance, with subsidies for middle and lower income households. Open enrollment for coverage in 2015 through the Marketplace began

Nov. 15, and ends Feb. 15, 2015. People already enrolled in a plan through the Marketplace can change their plans during that same period. Visit localhelp.healthcare.gov to find help in your area. Additional details and helpful resources for people with a disability are available at ndnrc.org.

Medicare

While the open enrollment period for Medicare Prescription Drug Plans closes on Dec. 7, beneficiaries also can apply to Medicare's Extra Help program, which offers assistance in paying prescription drug costs, at any time. Learn more about this program at socialsecurity.gov/i1020 or call 1-800-772-1213. If you didn't sign up for Part A and/or Part B when you were first eligible, you can sign up during the general enrollment period between Jan. 1 and March 31, 2015. Additionally, enrollees who want to switch to a different Medicare Advantage plan or return to Original Medicare may do so between Jan. 1 and Feb. 14, 2015. Contact Medicare (1-800-MEDICARE or medicare.gov) for assistance.

Medicaid

There is no specific enrollment period for Medicaid or the Child Health Insurance Program (CHIP). These public health insurance programs are available for qualified individuals or children up to age 19. Many Medicare beneficiaries are also eligible for Medicaid, and can be insured through both programs. Learn more at healthcare.gov, or call an MS Navigator at 1-800-344-4867 for help.