

Practice Alert

Affordable Care Act

Health Insurance Marketplace Open Enrollment for 2021

(November 1-December 15, 2020)

November 2020

Open Enrollment for the Affordable Care Act [health insurance marketplace](#) is Sunday, November 1 through Tuesday, December 15, 2020. For coverage to begin on January 1, 2021, enrollment must be completed by December 15, 2020.

Today, more than ever, health insurance coverage is necessary to enable millions of Americans to stay healthy and access quality medical care. During the COVID-19 pandemic, more than 10 million people in the United States have contracted the novel coronavirus. At the same time, record unemployment has left millions of individuals without employer-sponsored health insurance coverage. Disturbing trends also show that the rate of uninsured children has been rising since 2016 and health care service utilization for children in Medicaid and the Children's Health Insurance Program has been decreasing (CMS, 2020).

Social workers can help families make an informed decision about health insurance during this challenging time, and they are trusted sources for information on gaining and maintaining coverage. By connecting individuals to coverage, social workers promote health, wellness, and financial security by protecting families from unexpected medical costs.

The health insurance marketplace that was established through the Affordable Care Act continues to operate and provide comprehensive, affordable health care coverage options. All health insurance plans sold on the marketplace provide [Essential Health Benefits](#) including emergency services, laboratory services, prescription drug coverage, and more. Some insurers are waiving costs associated with COVID-19 treatment, though coverage for COVID-19 testing and services vary by plan.

Individuals who do not have health insurance through an employer, Medicare, Medicaid, or other plan, can go to www.healthcare.gov to find coverage options. Average premiums for 2021 plans have decreased in some areas and remained stable in others. Costs of health insurance may be more affordable compared to previous years.

There are many resources available to help individuals determine the right type of health insurance coverage for their needs:

- [The value of health insurance](#)
- [Learn about health insurance plan & network types](#)
- [Understanding the Bronze, Silver, Gold, and Platinum “metal” categories](#)
- [Find out if your income qualifies you for savings](#)
- [Marketplace coverage for immigrant families \(Spanish\)](#)
- [Marketplace coverage when you’re turning 26](#)
- [Getting help in a language other than English \(Spanish\)](#)
- [Understanding Health Insurance](#)
- [Why You Should Visit HealthCare.gov, Starting November 1](#)

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