



RENEWING YOUR INDIVIDUAL HEALTH CARE PLAN FOR 2018

Significant changes are anticipated. It's important to shop around.

IMPORTANT THINGS TO KNOW ABOUT RENEWAL AND AUTO-ENROLLMENT

- If you purchased a health insurance plan for yourself or your family for 2017, **your time to renew or change that plan for 2018 begins on November 1. This year Open Enrollment ends on December 15.**
- Your insurance company will send you information this fall about your policy and any changes that have been made to your premium amount for 2018.
- **Carefully review the information from your insurance company to be sure the plan still meets your needs.** Make sure the provider(s) you plan to see and the hospital you plan to use, if needed, are part of the network and that the prescriptions you need are covered. Check to see if any changes have been made to your deductible amount, or to your out-of-pocket maximum. **Call your insurance company with any questions.** You may also call the Bureau for assistance.
- **Compare your plan with others being offered for 2018.** The Bureau of Insurance rate calculator will be available in October at www.maine.gov/insurance — this will help you start comparing options.
- If you decide to keep your insurance plan and you continue to pay your premium you will be automatically re-enrolled for 2018.
- You may find your current plan is not being offered in 2018. If that happens, your insurance company will automatically enroll you in a similar plan so you don't have a gap in coverage. You can choose another plan if you don't want the plan your insurance company has substituted.
- **If you purchased your plan through the Marketplace and your income and/or household size has changed, you need to report those changes at www.healthcare.gov to have the correct premium tax credit applied and avoid owing money at tax time.**
- If you want to change insurance plans you can purchase another plan on or off the Marketplace from your insurance company or another company. If you think you qualify for tax credits purchase your plan through the Marketplace to have the tax credits applied.

2018 Open Enrollment

KEY DATES

November 1, 2017

Open Enrollment begins. Apply for, keep, or change your coverage for 2018.

December 15, 2017

Last day of Open Enrollment for 2018 ☆

December 31, 2016

Coverage ends for 2017 plans.

January 1, 2017

Earliest date for coverage under a 2018 plan.



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www.maine.gov/insurance