



## RENEWING YOUR INDIVIDUAL HEALTH CARE PLAN FOR 2017

### IMPORTANT THINGS TO KNOW ABOUT RENEWAL AND AUTO-ENROLLMENT

- If you purchased a health insurance plan for yourself or your family for 2016, **your time to renew or change that plan for 2017 begins on November 1.**
- Your insurance company will send you information this fall about your policy and any changes that have been made to your premium amount for 2017.
- **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 2017.** The Bureau of Insurance rate calculator is now available at [www.maine.gov/insurance](http://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 2017.
- You may find your current plan is not being offered in 2017. 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](http://www.healthcare.gov) to get the correct premium tax credit 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.

## 2017 Open Enrollment

### KEY DATES

#### **November 1, 2016**

Open Enrollment begins. Apply for, keep, or change your coverage for 2017.

#### **December 15, 2016**

Purchase a new plan by this date to have coverage on Jan 1, 2017.

#### **December 31, 2016**

Coverage ends for 2016 plans.

#### **January 1, 2017**

Earliest date for coverage under a 2017 plan.

#### **January 15, 2017**

Plans purchased by this date will be effective February 1st.

#### **January 31, 2017**

Last day of Open Enrollment for 2017.

Coverage purchased between January 16 and January 31 will be effective March 1st.



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TTY: Please use Maine Relay 711

[www.maine.gov/insurance](http://www.maine.gov/insurance)