

## Health Connector Policy: Open Enrollment Period For Individual/Family Plans

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Policy #: **NG-4**

Date revised: **6/3/2016**

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Category: **Enrollment**

Effective date: **1/1/2014**

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Approved by: **Ed DeAngelo**

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### **Applicable to all Non-Group Qualified Health Plan (QHP) products (except Health Connector Qualified Dental Plans or QDPs)**

Eligible individuals/families may enroll in or make changes to coverage options only during an Open Enrollment Period, except in the case of certain Mid-Year Life Events.<sup>1</sup>

In 2014, the Open Enrollment periods are:

- January 1, 2014 through March 31, 2014, for coverage effective dates in accordance with the Health Connector Coverage Effective Dates Policy<sup>2</sup>; and
- November 15, 2014 through December 31, 2014, for coverage effective January 1, 2015.

In 2015, the Open Enrollment period is:

- January 1, 2015 through February 15, 2015, for coverage effective dates in accordance with the Health Connector Coverage Effective Dates Policy.<sup>2</sup>

In 2016, the Open Enrollment period is:

- November 1, 2015- January 31, 2016, for coverage effective dates in accordance with the Health Connector Coverage Effective Dates Policy.<sup>2</sup>

For the benefit years beginning on January 1, 2016, on January 1, 2017, and on January 1, 2018, the annual open enrollment period begins on November 1 of the calendar year preceding the benefit year, and extends through January 31 of the benefit year.

For the benefit years beginning on January 1, 2019 and beyond, the annual open enrollment period begins on November 1 and extends through December 15 of the calendar year preceding the benefit year.

Existing enrollees and the general public will be notified in advance of the dates of future Open Enrollment periods through various information channels.

<sup>1</sup> Please reference the policy [Mid-Year Life Events \(NG-1E\)](#)

<sup>2</sup> Please reference the policy [Coverage Effective Dates \(NG-5B\)](#)