







Which Door Could You Enter To Get Health Insurance?



Type of Insurance	Who is Eligible	Where to Enroll	When to Enroll
 Health Insurance Marketplace	<ul style="list-style-type: none"> Everyone from newborn to 65 65 and over, not enrolled in Medicare 	<ul style="list-style-type: none"> Depends on the type of Marketplace <ul style="list-style-type: none"> Federally-facilitated or Partnership – Enroll through HealthCare.gov or the Marketplace Call Center at 1-800-318-2596, TTY: 1-855-889-4325 State based – State’s Marketplace website and the state’s Marketplace Call Center All – agents and brokers 	<ul style="list-style-type: none"> Marketplace Open Enrollment: November 1 – January 31 (each year) Special Enrollment Period (if you qualify) Any time for Medicaid and CHIP
Employer–Sponsored Health Plan (includes Small Business Health Options Program or SHOP)	<ul style="list-style-type: none"> People who are actively employed, and their spouse/dependents Retirees 	<ul style="list-style-type: none"> With your employer HealthCare.gov starting November 15 if your employer participates in SHOP 	<ul style="list-style-type: none"> At the time you’re hired (there may be a waiting period) When you have a life changing event (marriage, birth or adoption of child, etc)
 Medicare	<ul style="list-style-type: none"> People who are 65 and older People of any age who have End-Stage Renal Disease People under 65 with certain disabilities and entitled to Social Security Disability Insurance 	<ul style="list-style-type: none"> With Social Security (SocialSecurity.gov), if not automatically enrolled With the Railroad Retirement Board (RRB.gov), if not automatically enrolled (for railroad retirees) 	<ul style="list-style-type: none"> Medicare Initial Enrollment Period Medicare Special Enrollment Period Medicare General Enrollment Period
Medicaid and CHIP (other Government–Sponsored Programs)	<ul style="list-style-type: none"> People who have been determined eligible for these programs 	<ul style="list-style-type: none"> With the state or federal agency Health Insurance Marketplace 	<ul style="list-style-type: none"> Apply anytime
 VA and TRICARE	<ul style="list-style-type: none"> Veterans and their families, depending on the service members’ discharge from active military service, their active duty status or retiree status 	<ul style="list-style-type: none"> With your military employer Apply online at VA.gov/HEALTHBENEFITS/Apply, or at your local VA health care facility 	<ul style="list-style-type: none"> At the time you enlist or are commissioned as a Department of Defense employee When you receive your military separation or retirement orders
 Private Insurance Market	<ul style="list-style-type: none"> Everyone from newborn to 65 65 and over, not enrolled in Medicare 	<ul style="list-style-type: none"> With private insurance companies Agents and brokers 	<ul style="list-style-type: none"> Open Enrollment Period Special Enrollment Period Any time depending on the company

Visit [HealthCare.gov/people-with-disabilities/ssdi-and-medicare/](https://www.healthcare.gov/people-with-disabilities/ssdi-and-medicare/) for information about the Marketplace, Medicare, and Medicaid for people receiving Social Security Disability Insurance. Visit [HealthCare.gov/medicare/changing-from-marketplace-to-medicare/](https://www.healthcare.gov/medicare/changing-from-marketplace-to-medicare/) for information about someone who has a Marketplace plan and becomes eligible for Medicare.

DISCLAIMER: This isn't a legal document, but is provided as a quick reference. It's not comprehensive. Official program provisions are contained in the relevant statutes, regulations, and rulings. For more information visit [Medicare.gov](https://www.medicare.gov), [HealthCare.gov](https://www.healthcare.gov), [SocialSecurity.gov](https://www.socialsecurity.gov), [VA.gov](https://www.va.gov), TRICARE.mil, or your State Medical Assistance Office.