

When do you get insurance?



The time you select/register for a plan is called **Open Enrollment Period (OEP)**. For Medicare, it's called the **Annual Election Period (AEP)**.

Although Open Enrollment can occur at any time of the year, it typically occurs at the end of the calendar year. You will choose your plan to start January 1 the following year. For Medicare and the Annual Election Period, you choose your plan between October 15 through December 7.

You can enroll outside of Open Enrollment Period(OEP) during a **special enrollment period** with the following situations (also called a **qualifying life event**):



Changing marital status



Starting work with a new employer



Losing other health coverage



Moving to a new state



Having a child or adding a dependent



Qualifying for Medicaid or CHIP (Children's Health Insurance Program)



Learn more about health insurance at hub.arkansasbluecross.com/health-insurance-basics

