

# INSURANCE



**Can I buy  
Medical  
Insurance**



Tim Gleason & Dave Root

## When Exchanges are Closed?"



The answer is "NO" – unless you qualify for a **Special Enrollment Period!** With few exceptions, you must buy health insurance during the "Open Enrollment Period" (between Nov. 1 and Dec. 15 annually). When

the "Open Enrollment Period" ends the Health Exchange Marketplace is closed. That means individuals seeking health insurance can NOT buy it unless they have a "Qualifying Life Event" which opens a "Special Enrollment Period" or they qualify for Medicaid or CHIP coverage. .

**Qualifying Life Events that create a Special Enrollment Period include:**

- Losing other health coverage
- Moving, gaining citizenship, leaving incarceration
- Getting married or divorced
- Having a baby or adopting a child
- Have a significant change in income
- Being Denied Medicaid or CHIP
- Other qualifying events may apply

**Temporary Health Insurance is available outside of the Health Exchanges.** An ideal solution for students and between jobs. Short-term medical plans do not meet the definition of an ACA qualified individual health plan and are meant to be temporary insurance. Typically, these plans are only available for less than one (1) year and have lower premiums because they exclude pre-existing conditions, and have limited benefits, dollar caps and higher deductibles, among other limitations.

**Idaho and Washington residents** get free assistance from our ACA Exchange certified health agents, Dave Root or Tim Gleason. Call [208-746-9646](tel:208-746-9646), email [Medical@Am-Ins.com](mailto:Medical@Am-Ins.com) or contact us online at [www.Am-Ins.com](http://www.Am-Ins.com)

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