INSURED AMERICAN & FAMILY

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# Open Enrollment Season Playbook

## Month-by-month guide to AEP, OEP, ACA OE, and group OE

*Three different open enrollment windows. Most people miss at least one.*

### WHAT IT IS

Every fall, three different open enrollment windows hit at roughly the same time. Medicare AEP (Oct 15–Dec 7). ACA Open Enrollment (Nov 1–Jan 15). Employer/group OE (usually 2–4 weeks in October or November). Each window has its own rules, its own deadlines, and its own consequences for missing it. This is the calendar you need on the wall.

### KEY DATES

**Oct 15 – Dec 7**
Medicare AEP (Annual Enrollment Period)

**Nov 1 – Jan 15**
ACA Marketplace Open Enrollment

**Jan 1 – Mar 31**
MA OEP, one switch allowed for Medicare Advantage

**Oct–Nov (varies)**
Employer/group OE, usually 2–4 weeks

**Dec 15 deadline**
ACA enrollment for Jan 1 coverage

### WHAT TO DO EACH MONTH

**September**
Review current plan; gather drugs/doctors list

**October**
AEP opens 10/15; group OE often starts

**November**
ACA OE opens 11/1; finalize Medicare before 12/7

**December**
ACA deadline 12/15 for Jan 1; AEP closes 12/7

**January**
Coverage starts 1/1; ACA closes 1/15; MA OEP opens

### THE 3 THINGS PEOPLE GET WRONG

1. **"I can change my Medicare plan any time."**
Mostly false. Outside of AEP (Oct 15–Dec 7), MA OEP (Jan 1–Mar 31, one switch), and SEPs, you're locked into your plan for the year.

2. **"ACA OE and Medicare AEP are the same window."**
False. Different dates, different products. You can enroll in both for different family members during their respective windows.

3. **"If I miss Open Enrollment, I'm uninsured for a year."**
False. Two ways out: (1) Special Enrollment Periods (SEPs) open 60-day windows for life events, job loss, marriage, baby, move, death of spouse. (2) The private market offers plans you can enroll in any time of year with no SEP required: Short-Term Medical, Fixed-Benefit, hospital indemnity, dental/vision, accident, critical illness. Not ACA-compliant, with their own trade-offs, but they're a real option if you missed OE and don't qualify for an SEP.

### THE 5 SEPs ALWAYS AVAILABLE

Even if you miss every open enrollment window, these life events open a 60-day SEP at any point in the year, (1) Loss of coverage (COBRA ending, employer plan ended, aged off parent's plan); (2) Move to a new state, county, or ZIP; (3) Marriage, divorce, or legal separation; (4) Birth, adoption, or foster placement; (5) Medicare Special Enrollment for working-past-65 with employer coverage. Each one is a doorway. You're never permanently locked out, but you have to act within the window.



**Heading into open enrollment season? Call or text Craig, I'll walk you through every window that applies to your household so none get missed.**

***Don't go underinsured when you can be Insured AF.***