**ACA 3.0 Obamacare Enrollment is Now!!**

 

**getcovered.illinois.gov/en**

**Call (866) 311-1119 Open Monday - Saturday 8 a.m. - 8 p.m.**

**Important dates for 2016 enrollment**

* **November 1, 2015:** Open Enrollment starts — first day you can enroll in a 2016 insurance plan through the Health Insurance Marketplace. Coverage can start as soon as January 1, 2016.
* **December 15, 2015:** Last day to enroll in or change plans for new coverage to start January 1, 2016.
* **January 1, 2016:** 2016 coverage starts for those who enroll or change plans by December 15.
* **January 15, 2016:** Last day to enroll in or change plans for new coverage to start February 1, 2016
* **January 31, 2016:** 2016 Open Enrollment ends. Enrollments or changes between January 16 and January 31 take effect March 1, 2016.

If you don’t enroll in a 2016 health insurance plan by January 31, 2016, you can’t enroll in a health insurance plan for 2016 unless you qualify for a [Special Enrollment Period](https://www.healthcare.gov/glossary/special-enrollment-period).

**The fee if you don’t have coverage in 2016**

If you don’t have coverage in 2016, you may have to pay a fee. The fee is higher in 2016 than it was in 2015, $695 or 2.5% of income, whichever is higher.

### In-Person Help is Available

They offer free, in-person help in your language and in your community. There are specifically -trained professionals called Assisters (Navigators) ready to help you find the right coverage for you and your family.

