

Employer & ACA Coverage Calendar

◆ January

Start Strong

- ACA coverage begins (if enrolled by Dec 15)
- Employer plan year starts (for calendar-year plans)
- FSA/HSA contributions begin
- Estimate income for ACA subsidies

 “Start the year with clarity — your income shapes your savings.”

◆ February–March

Mid-Year Check-In

- Review tax forms (1095-A, 1095-C)
- Reconcile ACA subsidies during tax prep
- Adjust income estimate if needed

 “Still happy with your coverage? Let’s check and adjust.”

◆ April–May

Life Happens — You Have Options

- Special Enrollment Periods (marriage, birth, job loss, etc.)
- COBRA notices often triggered by spring job changes

 “New beginnings or tough transitions — your coverage can adapt.”

◆ June–July

Decision Windows & Mid-Year Planning

- COBRA election deadlines (60 days from coverage loss)
- Employer plan updates for new hires or qualifying events
- FSA/HSA mid-year review

 “Let’s make sure your benefits still fit your life.”

◆ August–September

Preview Season Begins

- Employer renewal notices arrive
- Compare employer vs ACA options

 *“Plan ahead — clarity now means confidence later.”*

◆ October

Open Enrollment Starts

- Employer open enrollment begins (varies by company)
- ACA plan preview available

 *“See what’s coming — no commitment yet.”*

◆ November

Choose What’s Right for You

- ACA Open Enrollment opens (Nov 1)
- Employer open enrollment continues
- Estimate income for ACA subsidies

 *“Your income, your options — let’s get it right.”*

◆ December

Wrap the Year with Confidence

- ACA deadline for Jan 1 coverage (Dec 15)
- Employer open enrollment ends
- Final FSA/HSA contributions
- Confirm coverage and file documents

 *“You did it — your coverage is set, your peace of mind secured.”*

Understanding Your Coverage: Employer & ACA Terms Made Simple

-  **Open Enrollment (Employer)**

The annual window when employees can select or change their health insurance plans. Typically occurs in the fall (Oct–Nov) and varies by employer.

-  **Open Enrollment (ACA Marketplace)**

The federal period (Nov 1–Jan 15) when individuals can enroll in or change ACA plans. Coverage typically starts Jan 1 if enrolled by Dec 15.

-  **Special Enrollment Period (SEP)**

A 60-day window triggered by life events like job loss, marriage, divorce, birth/adoption, or relocation. Allows mid-year plan changes.

-  **COBRA**

A federal program that lets you continue employer-sponsored coverage after leaving a job. Must elect within 60 days of coverage loss; often more expensive.

-  **Subsidy (Premium Tax Credit)**

Financial help through the ACA Marketplace based on estimated income and household size. Lowers monthly premium costs.

-  **Income Estimation**

Projecting your annual household income to determine ACA subsidy eligibility. Can be updated mid-year if your situation changes.

-  **Coverage Start Date**

The date your health insurance begins. For ACA plans, coverage typically starts Jan 1 if enrolled by Dec 15.

-  **Employer Plan Year**

The 12-month period your employer-sponsored coverage is active. Often follows the calendar year but may vary.

-  **FSA (Flexible Spending Account)**

Employer-sponsored account for pre-tax medical expenses. Funds must be used within the plan year or grace period.

-  **HSA (Health Savings Account)**
A tax-advantaged savings account for high-deductible health plans. Funds roll over year to year and can be invested.
-  **Marketplace Plan Preview**
ACA plans and pricing are available for review in late October before Open Enrollment begins. No login or commitment required.
-  **1095-A / 1095-C Forms**
Tax documents used to report health coverage. 1095-A is for ACA plans; 1095-C is for employer coverage. Used to reconcile subsidies during tax filing.
-  **Qualifying Life Event**
A change in circumstances that allows for a Special Enrollment Period. Examples: job loss, marriage, birth, divorce, or moving.
-  **Dual-Eligible Household**
A household where one member qualifies for Medicare and another for ACA or employer coverage. Requires careful coordination.
-  **ACA Marketplace**
A government-run platform where individuals can shop for health insurance plans, often with subsidies based on income.
-  **Creditable Coverage**
Employer coverage that meets or exceeds ACA standards — important for avoiding penalties or gaps.
-  **Dependent Coverage**
Health insurance that extends to spouses, children, or other eligible family members under a plan.
-  **Cost-Sharing Reduction (CSR)**
A subsidy that lowers out-of-pocket costs for eligible ACA enrollees on Silver plans.