

HEALTH CARE EXCHANGES

CT HEALTH CARE EXCHANGE: www.accesshealthct.com

FEDERAL HEALTH CARE EXCHANGE www.healthcare.gov

Enrollment in any Exchange can be done only during open enrollment which is October through December for a January 1 effective date, **UNLESS** you have a life changing event, such as leaving your job and losing your insurance.

PLEASE NOTE: If you enroll in COBRA, and later wish to cancel, you cannot get coverage through an Exchange until open enrollment, with an effective date of January 1.