

YALE LAW SCHOOL

Office of Student Affairs

April 2020 Survey on All 50 States Health Coverage*



ALABAMA

- Alabama uses the federally facilitated marketplace and enrolls through HealthCare.gov
- Open enrollment coverage has ended, although new residents with qualifying events can still enroll or make changes to their 2020 coverage
- The next open enrollment window will begin November 1, 2020
- Short-term health plans can be sold in Alabama with initial plan terms up to 364 days

ALASKA

- Two insurers offer 2020 on-exchange plans; short-term health plans can now have initial plan terms up to 364 days
- Open enrollment for 2020 coverage in Alaska has ended, although people with qualifying events can still enroll or make changes
- The next open enrollment window begins November 1, 2020
- Alaska does not have state-specific regulations pertaining to the duration of short-term health insurance plans, so the state defaults to the federal short-term rules

ARIZONA

- Five insurers are offering 2020 plans throughout the exchange; short-term plans can now be sold with terms up to 364 days
- Arizona residents use HealthCare.gov to enroll in exchange plans
- Open enrollment for 2020 health plans has ended, although residents with qualifying events can still enroll or make changes to their coverage for 2020
- The next open enrollment period begins November 1, 2020

ARKANSAS

- The next enrollment period for individual health insurance begins in November 2020 but residents with qualifying events can enroll outside of open enrollment
- Arkansas utilizes the federally run health insurance exchange so applicants enroll through HealthCare.gov
- Open enrollment for 2020 coverage in Arkansas has ended, residents with qualifying events may still be able to enroll
- The next enrollment period begins in November 20, for plans effective in 2021
- Short-term health plans can be sold in Arkansas with initial plan terms up to 364 days

CALIFORNIA

- CA offers a variety of Health Insurance options that include long-term plans to provide you your family with Major Medical Coverage, to Short-Term plans to help protect you from coverage gaps
- Short-term health insurance plans offer coverage for a limited period of time
- Short-term coverage and length vary by plan and offer a great variety of options for people looking to cover insurance gaps, anyone who missed the Open Enrollment Period, or people who want coverage for a special event
- Short-term plans are not ACA compliant and won't protect you from a tax penalty but will help protect you against large medical bills
- You can enroll in a healthcare plan at anytime as some form of insurance is available all year round

COLORADO

- COVID-19 special enrollment period continues until April 30; Progress continues on public option that's expected to be available by 2022
- Progress on Colorado's Public ("State") Option: Plans expected to be available by 2022
- Colorado utilizes a state-run marketplace
- There are no longer any short-term health insurance plans available in Colorado

CONNECTICUT

- COVID-19: Qualified UNINSURED CT residents can enroll during a new special enrollment period until April 17, 2020 at midnight
- Individuals who experience a qualifying life event, e.g., losing coverage due to job change/loss, OR qualify for Medicaid/Children's Health Program (CHIP), can always enroll online, in-person or over the phone
- If you are applying for the New Special Enrollment Period because of COVID-19, you must call 1-855-365-2428 to enroll

DELEWARE

- Delaware has just one insurer offering plans in its exchange. Short-term plans are only available with plan terms up to three months
- Delaware's marketplace is a partnership between the state and HHS, with residents enrolling through Healthcare.gov
- Open enrollment for 2020 health plans has ended, although residents with qualifying events can still enroll or make changes to their coverage for 2020
- The next enrollment period, for plans effective in 2021, will begin November 1, 2020
- Short-term health plans are available in Delaware with initial plan terms up to three months
- Delaware implemented the ACA's Medicaid expansion

DISTRICT OF COLUMBIA

- Special enrollment period available to people who didn't know about DC's individual mandate [2.15.20]
- D.C. enrolls through DC Health Link, a state-run health insurance exchange
- Open enrollment for 2020 coverage has ended, but there's a special enrollment period for people who didn't know about D.C.'s individual mandate
- Residents who were uninsured in 2019 and still don't have coverage for 2020 can call DC Health Link (855) 532-5465 in order to gain access to the special enrollment period
- Special enrollment period runs for 60 days, and starts on either the day the person calls DC Health Link or the day they file their tax return (whichever comes first)
- Pregnancy is now a qualifying event in DC - Health Link allows pregnant women to enroll in health coverage year-round
- DC has implemented programs to ensure that all residents have access to health coverage, regardless of their income or health status

FLORIDA

- Nine insurers are offering 2020 coverage through the Florida exchange
- Florida uses the federally facilitated marketplace and enrolls through HealthCare.gov
- Open enrollment for 2020 health plans has ended, although Florida residents with qualifying events can still enroll or make changes to their coverage for 2020
- The next open enrollment period, for plans effective in 2021, will begin November 1, 2020
- Short-term health plans can be sold in Florida with initial plan terms up to 364 days

GEORGIA

- GA is seeking federal approval for a reinsurance program in addition to extensive other changes to its insurance market; short-term plans are now available with plan terms up to 364 days
- GA utilizes a federally facilitated health insurance exchange
- Open enrollment for 2020 has ended, although residents with qualifying events can still enroll or make changes
- The next open enrollment period begins November 1, 2020
- GA has not accepted the ACA's Medicaid expansion, but is seeking federal approval for a partial expansion of Medicaid

HAWAII

- Two insurers offer 2020 individual market coverage through state's exchange; transitional plans are no longer renewing in Hawaii's individual market
- Hawaii uses the federally run exchange at HealthCare.gov
- Open enrollment for 2020 plans has ended, but residents with qualifying events can still enroll or make changes to their coverage for 2020
- The next open enrollment period, for plans effective in 2021, will begin November 1, 2020
- Hawaii law effectively eliminated the market for short-term plans in the State
- Hawaii is allowing small group transitional plans (but not individual plans) to remain enforce at least through the end of 2020
- Hawaii implemented the ACA's Medicaid expansion in 2014

IDAHO

- Four insurers offering 2020 health plans through marketplace, plus one off-exchange only insurer; Medicaid expansion took effect January 2020 in Idaho, and "enhanced" short-term plans
- Idaho enrolls through Your Health Idaho, a state-run health insurance exchange
- Open enrollment for 2020 health plans has ended, although Idaho residents with qualifying events can still enroll or make changes to their coverage for 2020
- The next open enrollment period, for plans effective in 2021, will begin November 1, 2020
- Short-term health plans can be sold in Idaho with initial plan terms up to 364 days
- Medicaid expansion enrollment begins in Idaho on November 1, 2019, with coverage effective January 1, 2020

ILLINOIS

- Five insurers offering 2020 coverage in IL; short-term plans are capped at 6 months and renewals are prohibited
- IL has a partnership health insurance exchange with the federal government. That means the state runs Get Covered Illinois - which provides a website and a help desk
- Open enrollment for 2020 health plans has ended, although IL residents with qualifying events (birth, permanent move, loss of other coverage and marriage) can still enroll or make changes
- The next open enrollment period, for plans effective in 2021, will begin November 1, 2020
- IL adopted the ACA's Medicaid expansion in 2014

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INDIANA

- Five insurers offering 2020 coverage in IL; short-term plans are capped at 6 months and renewals are prohibited
- IL has a partnership health insurance exchange with the federal government. That means the state runs Get Covered Illinois - which provides a website and a help desk
- Open enrollment for 2020 health plans has ended, although IL residents with qualifying events (birth, permanent move, loss of other coverage and marriage) can still enroll or make changes
- The next open enrollment period, for plans effective in 2021, will begin November 1, 2020
- IL adopted the ACA's Medicaid expansion in 2014

IOWA

- The next open enrollment window for individual health plans begins November 2020, but residents with qualifying events don't have to wait for open enrollment
- Iowa operates a partnership exchange so residents use HealthCare.gov to enroll
- Short-term health plans can be sold in Iowa with initial plan terms up to 364 days, but very few have been approved and none appear to be for sale as yet
- Iowa implemented ACA's Medicaid expansion fully in 2015

KANSAS

- Five insurers are offering exchange plans for 2020; short-term health plans are now available with plan terms up to 12 months
- Kansas utilizes the federally run exchange, with enrollment through HealthCare.gov
- Open enrollment for 2020 health plans has ended, although residents with qualifying events can still enroll or make changes
- The next open enrollment period, for plans effective in 2021, will begin November 1, 2020
- Kansas has not implemented Medicaid expansion

KENTUCKY

- Anthem, CareSource offer plans for 2020 through State's exchange; short-term plans can be sold with plan terms up to 364 days; Medicaid work requirement has been terminated
- Kentucky uses HealthCare.gov
- Open enrollment for 2020 health plans has ended, although residents with qualifying events can still enroll or make changes
- The next open enrollment period, for plans effective in 2021, will begin November 1, 2020
- Kentucky adopted the ACA's Medicaid expansion

LOUISIANA

- LA has a federally-facilitated health insurance exchange and enrolls through HealthCare.gov
- Kentucky uses HealthCare.gov
- Open enrollment for 2020 health plans has ended, although residents with qualifying events can still enroll or make changes
- The next open enrollment period, for plans effective in 2021, will begin November 1, 2020
- Short-term health plans are available in LA with initial plan terms up to six months (or longer, if they limit their pre-existing condition lookback period to no more than 12 months)
- Louisiana adopted the ACA's Medicaid expansion

MAINE

- Three insurers offer coverage on Maine's marketplace; new restrictions for short-term plans take effect in 2020
- Maine uses the federally run exchange at HealthCare.gov
- Open enrollment for 2020 health plans has ended, although residents with qualifying events can still enroll or make changes
- The next open enrollment period, for plans effective in 2021, will begin November 1, 2020
- Short-term health plans can be sold in Maine with initial plan terms up to 12 months, but a new rule takes effect in 2020 that prohibits short-term plans from extending past December 31 of the year in which they're issued.
- Medicaid expansion was implemented in 2019

MARYLAND

- As a result of the coronavirus pandemic, uninsured residents have until June 15 to enroll
- MD's state-run health insurance exchange is Maryland Health Connection
- Maryland's "easy enrollment" program is allowing uninsured residents to enroll after completing their tax returns. It's been extended through July 15, 2020
- Short-term health plans are available in Maryland with initial plan terms up to three months
- Maryland adopted the ACA's Medicaid expansion in 2014

MASSACHUSETTS

- Medicaid and the Children's Health Insurance Program (CHIP) are combined into 1 program called MassHealth
- MassHealth members may be able to get doctors visits, prescription drugs, hospital stays, and dental benefits

MICHIGAN

- Nine insurers are offering 2019 plans through the state's exchange and will continue to do so in 2020; short-term plans available with plan terms up to 185 days.
- Michigan has a state-federal partnership exchange
- Open enrollment for 2020 health plans has ended, although residents with qualifying events can still enroll or make changes
- The next open enrollment period, for plans effective in 2021, will begin November 1, 2020
- Michigan expanded Medicaid, and has received federal approval to add a work requirement after the end of 2019 (but whether or not the work requirements will be implemented is still uncertain)

MINNESOTA

- Five insurers offer 2020 coverage in the state's individual health market
- MN has a state-run health insurance exchange: MNsure
- Open enrollment for 2020 health plans has ended, although residents with qualifying events can still enroll or make changes
- The next open enrollment period, for plans effective in 2021, will begin November 1, 2020
- Short-term plans are limited to 185 days
- MN adopted the ACA's Medicaid expansion in 2013

MISSISSIPPI

- Two insurers offer 2020 health plans through the state exchange; short-term coverage is available with plan terms up to 364 days.
- Mississippi utilizes the federally run exchange, with residents enrolling through HealthCare.gov
- Open enrollment for 2020 health plans has ended, although residents with qualifying events can still enroll or make changes
- The next open enrollment period, for plans effective in 2021, will begin November 1, 2020
- Mississippi has not accepted ACA's Medicaid expansion

MISSOURI

- Seven individual market insurers offer plans on- and off- exchange for 2020; short-term coverage is now available with plan terms up to six months.
- Missouri's enrollment is through the federally facilitated exchange at HealthCare.gov
- Open enrollment for 2020 health plans has ended, although residents with qualifying events can still enroll or make changes
- The next open enrollment period, for plans effective in 2021, will begin November 1, 2020
- Short-term health plans can be sold in Missouri with initial plan terms up to six months
- Missouri has not accepted ACA's Medicaid expansion

MONTANA

- Three insurers offer 2020 coverage through the marketplace; short-term plans can now be sold with plan terms up to 364 days.
- Montana uses the federally run exchange at HealthCare.gov
- Open enrollment for 2020 health plans has ended, although residents with qualifying events can still enroll or make changes
- The next open enrollment period, for plans effective in 2021, will begin November 1, 2020
- Montana implemented the ACA's Medicaid expansion in 2016

NEBRASKA

- Two insurers offer 2020 coverage in Nebraska's individual health insurance market; short-term plans are now available with plan terms up to 364 days.
- Nebraska uses the federally facilitated exchange but the state oversees aspects of the plan available for sale
- Open enrollment for 2020 health plans has ended, although residents with qualifying events can still enroll or make changes
- The next open enrollment period, for plans effective in 2021, will begin November 1, 2020
- Nebraska will implement the ACA's Medicaid expansion in October 2020 (enrollment begins August 1, 2020)

NEVADA

- Anthem returned to Nevada's exchange for 2020, and the state now has a fully state-run health insurance exchange
- Nevada transitioned to a fully state-run exchange in the fall of 2019, so residents now enroll through Nevada Health Link instead of HealthCare.gov
- Open enrollment for 2020 health plans has ended, although residents with qualifying events can still enroll or make changes
- The next open enrollment period, for plans effective in 2021, will begin November 1, 2020
- Short-term health plans can be sold in Nevada with initial plan terms up to 185 days, and cannot be renewed.
- Nevada implemented the ACA's Medicaid expansion in 2014

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NEW HAMPSHIRE

- Three insurers are offering 2020 individual health plans through the state's marketplace and average premiums are slightly lower for 2020.
- NH utilizes a partnership exchange with enrollment through HealthCare.gov
- Open enrollment for 2020 health plans has ended, although residents with qualifying events can still enroll or make changes
- The next open enrollment period, for plans effective in 2021, will begin November 1, 2020
- Short-term health plans are available in New Hampshire with initial plan terms of up to six months
- New Hampshire utilized a waiver to implement its own version of Medicaid expansion, but the state stopped purchasing private coverage for Medicaid enrollees as of 2019, and transitioned to standard Medicaid instead

NEW JERSEY

- NJ plans to have a fully state-run exchange by the fall of 2020, and will cap out-of-pocket prescription costs as of 2021
- NJ uses the federally run health insurance exchange so applicants currently enroll through the HealthCare.gov
- Open enrollment for 2020 health plans has ended, although residents with qualifying events can still enroll or make changes
- The next open enrollment period, for plans effective in 2021, will begin November 1, 2020
- NJ has accepted the ACA's Medicaid expansion
- Short-term health plans are not available for purchase in New Jersey

NEW MEXICO

- Four insurers are offering 2020 individual-market coverage in New Mexico. ACA protections and surprise balance billing protections codified into state law
- NM operates a state-run health insurance exchange, but utilizes the federal enrollment platform at HealthCare.gov for individual enrollments (the exchange plans to run its own platform by the fall of 2020)
- Open enrollment for 2020 health plans has ended, although residents with qualifying events can still enroll or make changes
- The next open enrollment period, for plans effective in 2021, will begin November 1, 2020
- Short-term health plans are no longer available in New Mexico as of 2019
- New Mexico implemented the ACA's Medicaid expansion in 2014

NEW YORK

- The Department of Financial Services will continue to protect New Yorkers from all actions that undermine the Affordable Care Act and NY's Insurance Laws and regulations
- The New York State of Health Marketplace can help you shop for and enroll in Health Insurance. You can use the Exchange to compare options and prices via phone, online or by mail
- If you have lost your job or health coverage, or are uninsured, you can compare health plan options and apply for assistance that could lower the cost of your health coverage
- You may also qualify for health care coverage from Medicaid or Child Health Plus through the Marketplace

NORTH CAROLINA

- All three insurers in North Carolina's exchange decreased premiums for 2020 and Bright is now offering plans in some areas
- NC utilizes the federally facilitated health insurance exchange
- Open enrollment for 2020 health plans has ended, although residents with qualifying events can still enroll or make changes
- The next open enrollment period, for plans effective in 2021, will begin November 1, 2020
- Short-term health plans can be sold in North Carolina with initial plan terms up to 364 days
- North Carolina has not accepted the ACA's Medicaid expansion

NORTH DAKOTA

- Three insurers are offering 2020 coverage through the marketplace; short-term health plans now available with initial plan terms up to 185 days.
- ND utilizes the federally run marketplace at HealthCare.gov
- Open enrollment for 2020 health plans has ended, although residents with qualifying events can still enroll or make changes
- The next open enrollment period, for plans effective in 2021, will begin November 1, 2020
- Short-term health plans are available in North Dakota with initial plan terms up to 185 days.
- North Dakota adopted the ACA's Medicaid expansion in 2013

OHIO

- Ten insurers are offering 2020 coverage through exchange; short-term plans can be sold with terms up to 364 days
- Ohio has a federally facilitated marketplace so residents enroll through HealthCare.gov
- Open enrollment for 2020 health plans has ended, although residents with qualifying events can still enroll or make changes
- The next open enrollment period, for plans effective in 2021, will begin November 1, 2020
- Ohio's lawmakers split on support for the ACA

OKLAHOMA

- For 2020 coverage, Oklahoma individual-market buyers have a choice of three insurers. Short-term plans are now allowed to follow federal rules
- Open enrollment for 2020 health plans has ended, although residents with qualifying events can still enroll or make changes
- The next open enrollment period, for plans effective in 2021, will begin November 1, 2020
- Short-term health plans can be sold in Oklahoma with initial plan terms up to 364 days

OREGON

- Five insurers are offering 2020 plans through Oregon exchange; short-term coverage is now available with plan terms up to three months
- Oregon has a state-run health insurance exchange but enrollment is through HealthCare.gov
- Open enrollment for 2020 health plans has ended, although residents with qualifying events can still enroll or make changes
- The next open enrollment period, for plans effective in 2021, will begin November 1, 2020
- Short-term health plans in Oregon cannot have terms that exceed three months
- Oregon immediately implemented the ACA's Medicaid expansion

PENNSYLVANIA

- Twelve insurers offer 2020 health plans on state's exchange
- PA uses the federally facilitated marketplace and enrolls through HealthCare.gov
- PA plans to be running its own exchange in time for the 2021 plan year.
- Open enrollment for 2020 health plans has ended, although residents with qualifying events can still enroll or make changes
- The next open enrollment period, for plans effective in 2021, will begin November 1, 2020
- Short-term health plans available in PA with initial plan terms up to 364 days
- Medicaid expansion took place in 2015

RHODE ISLAND

- Rhode Island is working to establish a reinsurance program, and will have an individual mandate starting in 2020
- Rhode Island uses a state-run health insurance exchange
- Outside of open enrollment, residents need a qualifying event to purchase an ACA-compliant plan
- Rhode Island adopted the ACA's Medicaid expansion in 2013
- Due to the state's strict regulations on short-term health insurance, no short-term plans have been approved for sale

SOUTH CAROLINA

- Three insurers offering plans through South Carolina exchange for 2020; short-term plans are now available with terms up to 11 months
- Open enrollment for 2020 health plans has ended, although residents with qualifying events can still enroll or make changes
- The next open enrollment period, for plans effective in 2021, will begin November 1, 2020
- South Carolina has not expanded Medicaid, leaving 101,000 people in a coverage gap

SOUTH DAKOTA

- South Dakota uses the federally run exchange so applicants enroll through HealthCare.gov
- Open enrollment for 2020 health plans has ended, although residents with qualifying events can still enroll or make changes
- The next open enrollment period, for plans effective in 2021, will begin November 1, 2020
- South Dakota has not accepted the ACA's Medicaid expansion and is seeking federal approval for a Medicaid work requirement

TENNESSEE

- Five insurers offer 2020 individual-market health plans in TN. Short-term plans have terms of up to 364 days
- Operates a federally run exchange with enrollment through HealthCare.gov
- Open enrollment for 2020 health plans has ended, although residents with qualifying events can still enroll or make changes
- The next open enrollment period, for plans effective in 2021, will begin November 1, 2020
- Has not adopted the ACA's Medicaid expansion, but is seeking a Medicaid work requirement and a federal block grant for Medicaid funding

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TEXAS

- Open enrollment is over but you may be able to get covered through the Marketplace, Medicaid, or CHIP
- You may also qualify for a Special Enrollment Period if you or anyone in your household lost qualifying health coverage in the past 60 days or expects to lose coverage in the next 60 days

UTAH

- Four insurers offer plans through Utah's exchange in 2020, with BridgeSpan's return to the exchange
- Partial Medicaid expansion took effect in April 2019
- Utah utilizes the federally run exchange - HealthCare.gov
- Open enrollment is over but you may be able to get covered through the Marketplace, Medicaid, or CHIP
- The next open enrollment period, for plans effective in 2021, will begin November 1, 2020
- Short-term health plans can be sold in Utah with initial plan terms up to 363 days
- In 2018, Utah voters passed Proposition 3, delivering Medicaid expansion to the state in April 2019 (but Utah lawmakers scaled back the expansion and are working to impose additional requirements)

VERMONT

- Two insurers are offering individual-market health plans in the state. Democratic lawmakers have again introduced single-payer legislation in 2020
- Operates a state-run health exchange, Vermont Health Connect
- Open enrollment is over but you may be able to get covered through the Marketplace, Medicaid, or CHIP
- The next open enrollment period, for plans effective in 2021, will begin November 1, 2020
- Allows the sale of short-term health plans with durations up to three months, but there are no insurers offering short-term plans in the state

VIRGINIA

- Eight insurers are offering 2020 coverage in the state's individual market
- Virginia uses the federally run exchange so applicants enroll through HealthCare.gov
- Open enrollment for 2020 health plans has ended, although residents with qualifying events can still enroll or make changes to their coverage for 2020
- The next open enrollment period, for plans effective in 2021, will begin November 1, 2020
- Short-term health plans are available in Virginia with initial plan terms up to 364 days

WASHINGTON

- Nine insurers offer 2020 health plans: Washington expects to have public option plans available for purchase as of November 2020
- Washington State operates its own health insurance exchange: Washington Healthplanfinder
- Open enrollment for 2020 coverage in WA ended on December 30, 2019. But due to the COVID-19 pandemic, a special enrollment period is available through May 8 for uninsured residents
- Washington enacted several important pieces of health care reform legislation in 2019

WEST VIRGINIA

- Two carriers are offering 2020 plans through the state's exchange; short-term plans are limited to durations of 185 days
- Open enrollment is over but you may be able to get covered through the Marketplace, Medicaid, or CHIP
- The next open enrollment period, for plans effective in 2021, will begin November 1, 2020

WISCONSIN

- No Medicaid expansion, but no coverage gap; state has one of only four remaining CO-Ops in the nation
- Open enrollment is over but you may be able to get covered through the Marketplace, Medicaid, or CHIP
- The next open enrollment period, for plans effective in 2021, will begin November 1, 2020
- Short-term plans are also available in WI - with terms up to a year
- Wisconsin hasn't expanded Medicaid, but there is a coverage gap

WYOMING

- Wyoming uses the federally facilitated marketplace so residents enroll through HealthCare.gov
- Open enrollment is over but you may be able to get covered through the Marketplace, Medicaid, or CHIP
- The next open enrollment period, for plans effective in 2021, will begin November 1, 2020
- Short-term health insurance is also available in Wyoming, and plans can be sold with initial terms of up to 364 days

Should you have any questions regarding the information displayed in this document, please contact the Office of Student Affairs at Yale Law School through our contact information below:

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*In April 2020, the Office of Student Affairs at Yale Law School surveyed all 50 U.S. states and their health insurance coverage options. While these are the most recent findings, this document should only be used as a tool of reference and the reader should refer to the state's website for up to date information, as the information provided in this document can and will change rapidly.

*The Office of Student Affairs, and more broadly, Yale Law School, provides this information to our students as a courtesy and does not in any way endorse any health insurance option or coverage plan set forth by any particular state.