

What if I have a pre-existing health condition?

Starting in 2014, health insurance plans can't refuse to cover you or charge you more just because you have a pre-existing health condition.

Being sick doesn't keep you from getting coverage

Starting in 2014, being sick won't keep you from getting health coverage. An insurance company can't turn you down or charge you more because of your condition.

Once you have insurance, the plan can't refuse to cover treatment for pre-existing conditions. Coverage for your pre-existing conditions begins immediately.

This is true even if you have been turned down or refused coverage due to a pre-existing condition in the past.

One exception: Grandfathered individual health insurance plans

The only exception is for [grandfathered \(/glossary/grandfathered-health-plan\)](/glossary/grandfathered-health-plan) individual health insurance plans--the kind you buy yourself, not through an employer. They do not have to cover pre-existing conditions.

If you have one of these plans you can switch to a Marketplace plan during open enrollment and immediately get coverage for your pre-existing conditions.

Be sure not to miss open enrollment

You can apply for Health Insurance Marketplace insurance now. Coverage starts as soon as January 1, 2014.

Open enrollment ends on March 31, 2014. Outside of open enrollment, you can't enroll in Marketplace coverage unless you have a [qualifying life event \(/glossary/qualifying-life-event\)](/glossary/qualifying-life-event).

Open enrollment will begin again in October 2014.

Find out [what you can do now to get ready to enroll \(/how-can-i-get-ready-to-enroll-in-the-marketplace\)](/how-can-i-get-ready-to-enroll-in-the-marketplace).

Pre-existing conditions with Medicaid and CHIP

[Medicaid \(/do-i-qualify-for-medicaid\)](#) and the [Children's Health Insurance Program\(CHIP\) \(/are-my-children-eligible-for-chip\)](#) also can't refuse to cover you or charge you more because of a health condition.

Questions? Call 1-800-318-2596, 24 hours a day, 7 days a week. (TTY: 1-855-889-4325)