

Key dates for consumers to keep in mind

November 15, 2014	Second open enrollment period begins
December 15, 2014	Consumers must select plan for coverage to begin by January 1, 2015. Currently enrolled consumers must renew coverage and application for financial assistance or current coverage and APTC will be automatically renewed for January 1 in most cases
February 15, 2015	Last day of second open enrollment period. Consumers who select plan on this date will have new coverage take effect by March 1, 2015
April 15, 2015	All individuals who file taxes must indicate coverage in 2014 or face a tax penalty; all individuals who received APTC in 2014 must file federal income tax return and reconcile tax credit amount