

What if I'm automatically enrolled and I don't like the plan or the premium has gone up?

You don't have to keep this new plan. Plans only start once you pay your first premium.

You can [log into your HealthCare.gov account](#) from November 1 to January 15 to [update your application](#) and enroll in any available 2024 Marketplace plan.

- Enroll by December 15 for coverage that starts January 1.
- After January 15, you can't change plans for 2024 unless you qualify for a Special Enrollment Period