In most cases, you and your family will review your health insurance options and sign up for health insurance coverage (including Medicare plans) through an employer, the marketplace, or the private market during a set period of time each year. This annual period is called the open enrollment period.

The exact dates of this open enrollment period may vary from year to year. The dates may also vary depending on where you purchase health insurance coverage. Because you can generally only buy health coverage during an annual open enrollment period, it is essential that you are aware of the important health insurance dates affecting you and your family members.

If you purchase health insurance coverage through your employer, the open enrollment dates are determined by your employer. The dates will likely vary from employer to employer. This means that if both you and a spouse or partner are employed and your employers both offer health insurance coverage, you will likely have two different open enrollment periods to keep track of each year. If you are not sure when your next job-based open enrollment period is, ask your employer.

If you purchase health insurance coverage from the marketplace, the marketplace open enrollment period is Nov. 15, 2014, through Feb. 15, 2015, for coverage in 2015. Refer to healthcare.gov for the open enrollment period in future years.

The Medicare initial enrollment period is a seven-month window surrounding the 65th birthday, or for those under 65 and disabled, the seven months surrounding the 25th month of disability. Special enrollment periods for Medicare vary. Specific rules and timing can be found at www.medicare.gov/Pubs/pdf/11219.pdf, or by contacting a volunteer with the Senior Health Insurance Counseling for Kansas (SHICK) program. If a beneficiary has missed the initial enrollment period and is not eligible for a special enrollment period, the Medicare general enrollment period runs January 1 to March 31 each year, with coverage beginning on July 1. Beneficiaries may be eligible for a special enrollment period.

Sometimes changes in your life can make you eligible for a special enrollment period. A special enrollment period allows you to enroll in health insurance outside the usual time frame set by your employer or the marketplace. The change in your status, or the event, that allows you to use this special enrollment period is called a qualifying life event. It qualifies you for the special enrollment period.

Changes in your family size — for example if you marry, divorce, or have a baby — are qualifying life events. Other qualifying changes include moving to a new state or gaining citizenship or lawful presence in the United States. If you lose your job-based coverage for any reason, you qualify for a special enrollment period in the marketplace, through COBRA, or through your spouse’s policy.

In addition to those types of changes, if you have marketplace coverage, you may also qualify for a special enrollment period to change plans as a result of changes in income. Those with marketplace coverage are required to report income and certain life changes to the marketplace. After reporting these changes, you will get a new eligibility notice. It will explain whether