

# I signed up for a Marketplace plan, but I'm not sure I have health coverage yet

**Not sure if you're covered? Pick your situation and find out what you can do next.**

## I don't have my insurance card yet

Your Health Insurance Marketplace® coverage may have already started, even if you didn't get your insurance card yet. Call your insurance company if you need to see a doctor or get a prescription filled (before you get your card) to confirm:

- Your coverage start date
- Your enrollment for your doctor or pharmacy, so they can give you care at the cost your plan set.

Get your insurance company's phone number on their website or through [HealthCare.gov](https://www.healthcare.gov). You can also call the Marketplace Call Center at 1-800-318-2596 and a representative can help you find it. TTY users can call 1-855-889-4325.

## I haven't paid my first month's premium

Insurance companies handle payments differently from each other. Generally, you need to pay your first month's premium before your coverage starts. Some insurance companies may accept your first payment after your coverage becomes effective, while others may require you to make your first payment when your coverage begins. Contact your insurance company directly to find out when and how to make your premium payment and what flexibility they're able to give you.

## My insurance company doesn't have a record of my enrollment

Call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325. If the Marketplace system had a problem that prevented you from getting coverage even though you tried to enroll during Open Enrollment or a Special Enrollment Period, you may be able to get coverage as soon as possible.

## If you haven't applied for coverage yet

Visit [HealthCare.gov](https://www.healthcare.gov) to log in or create a Marketplace account. You can apply during Open Enrollment or outside of it if you qualify for a Special Enrollment Period. You also can call the Marketplace Call Center at 1-800-318-2596 and a representative can help you. If you'd rather have someone help you in person, visit [LocalHelp.HealthCare.gov](https://www.localhelp.healthcare.gov) to find help in your area.

You have the right to get your information in an accessible format, like large print, braille, or audio.

You also have the right to file a complaint if you feel you've been discriminated against.

Visit [CMS.gov/About-CMS/Agency-Information/Aboutwebsite/CMSNondiscriminationNotice](https://www.cms.gov/About-CMS/Agency-Information/Aboutwebsite/CMSNondiscriminationNotice)

or call 1-800-318-2596. TTY users can call 1-855-889-4325.

## Health Insurance Marketplace

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[HealthCare.gov](https://www.healthcare.gov)