



## 5 things you can do to get ready to enroll

### 1. Visit HealthCare.gov.

Learn more about the Health Insurance Marketplace® and other programs, like Medicaid and the Children's Health Insurance Program (CHIP).

### 2. Ask your employer if they offer health insurance.

If your employer doesn't offer health insurance, you can get coverage through the Marketplace or other sources, like Medicare or TRICARE.

### 3. Make a list of questions before it's time to choose your health plan.

For example, "Can I stay with my current doctor?" or "Will this plan cover my health costs when I travel?"

### 4. Gather basic information about your household income.

You'll need income information from your W-2, pay stubs, or tax return.

### 5. Set your budget.

There are different types of health plans to meet a variety of needs and budgets. You'll need to figure out how much you can spend on premiums each month, and how much you want to pay out of pocket for prescriptions or medical services.



### Protect your personal information

Never share your information to anyone offering cash, gifts, or other perks.

Visit [HealthCare.gov/protect-from-fraud-and-scams](https://www.healthcare.gov/protect-from-fraud-and-scams) for more tips on protecting yourself from fraud.

## Health Insurance Marketplace

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/Web-Policies-Important-Links/Accessibility-Nondiscrimination-Disabilities-Notice](https://www.cms.gov/About-CMS/Web-Policies-Important-Links/Accessibility-Nondiscrimination-Disabilities-Notice) or call 1-800-318-2596. TTY users can call 1-855-889-4325.



HealthCare.gov

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# The Health Insurance Marketplace®

## Health insurance options

The Marketplace helps you find health coverage that fits your budget and meets your needs. When you apply for coverage, you can find out all your options and enroll. You can apply for private insurance, Medicaid, or the Children's Health Insurance Program (CHIP) if eligible.

Every health plan in the Marketplace offers the same set of essential health benefits, like doctor visits, preventive care, hospitalization, prescriptions, and more. You can compare plans based on price, benefits, and other features important to you before you make a choice.



## Insurance plans run by private companies

Marketplace plans are run by private companies. You can compare your health coverage options in the Marketplace and find out what your premium, deductibles, and out-of-pocket costs will be before you decide to enroll.

There are protections for you and your household. Insurance plans can't deny you coverage because of pre-existing or chronic conditions, like cancer or diabetes, and they can't charge different premiums for the same plan.

### Get help with costs

When you use the Marketplace, you may be able to get financial help to lower your monthly premiums and help with your out-of-pocket costs. When you apply, you'll find out how much you can save.

### Explore the Marketplace

Visit **HealthCare.gov** to get answers to your questions and sign up for email updates about the Marketplace. You can also call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325.

During Open Enrollment (November 1 – January 15), you can visit **HealthCare.gov** or your state Marketplace and apply for health coverage, compare all your options, and enroll in a plan.

You may apply for coverage outside Open Enrollment if you qualify for a Special Enrollment Period because of a life change, like:

- Losing Medicaid, CHIP, or other qualifying coverage
- Getting married
- Having a baby
- Moving

You also can apply for Medicaid and CHIP any time of the year using the same application.