

Health Insurance Marketplace

Get Covered:

Things to know about the Health Insurance Marketplace®

What is the Marketplace? The Health Insurance Marketplace helps you and your family find and enroll in health coverage that meets your needs and budget. When you submit a Marketplace application, we'll tell you if you qualify for:

- **Private insurance plans.** Insurance plans offered through the Marketplace are run by private companies.
- **Medicaid or the Children's Health Insurance Program (CHIP).** These state programs provide free or low-cost health coverage to certain low-income people, families and children, pregnant women, the elderly, and people with disabilities. In some states, the programs also cover other adults. If it looks like you qualify, we'll securely share your information with your state agency, and they'll contact you.
- **Help paying for costs using:**
 - The premium tax credit to lower your monthly premium.
 - Extra savings to help with out-of-pocket costs like deductibles, copayments, and coinsurance.

How do I get coverage? Some states use the Marketplace run by the federal government. Others run their own Marketplaces. No matter where you live, you can find your next steps at [HealthCare.gov](https://www.healthcare.gov).

Can I have a Marketplace plan while also having other coverage? Generally, if you have other coverage such as Medicaid or CHIP, or job-based coverage, you won't qualify for savings to help pay for a Marketplace plan. You can have a Marketplace plan, but you'll pay full price.

**Open Enrollment is
November 1-January 15**

Outside these dates, you'll need to qualify for a Special Enrollment Period based on certain life changes, like losing health coverage, moving, getting married, having a baby, or adopting a child. You can apply for Medicaid or CHIP any time.

How can I learn more?

To learn more about coverage through the Marketplace or your benefits and protections, visit [HealthCare.gov](https://www.healthcare.gov) or call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325.

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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.

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