



Health Insurance Marketplace

*New Information
for Consumers*

January 24, 2013



Health Insurance Marketplace January Launch Overview

To mobilize support around the Health Insurance Marketplace, we are launching information for consumers and partners to build awareness about this new program.

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

Social Media Channels

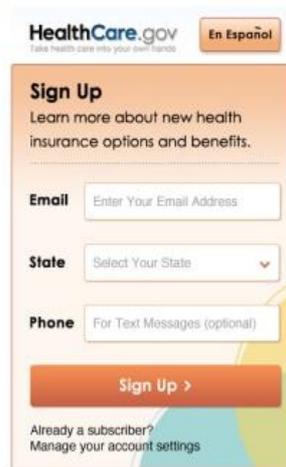
- [Facebook.com/healthinsurancemarketplace](https://www.facebook.com/healthinsurancemarketplace)



- Twitter: @MarketplaceGov



List Serv Mobile Sign-Up



A federal government website managed by the
U.S. Department of Health & Human Services
200 Independence Avenue, S.W. - Washington, D.C. 20201



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Digital Advertising



- Targeted buy - Young and Healthy in specific states
- Buy runs January 16 through March
 - Paid Search (aka Search Engine Marketing) on Google, Bing, Yahoo
 - Paid Social on Facebook and Twitter
 - Digital Video (pre roll 15 sec)
 - Digital Display on sites like MTV, ESPN, Specific Media, Pandora

Bi-fold Brochures

- The Value of Health Insurance
- About the Health Insurance Marketplace
- About the Small Business Health Options Program (SHOP)

** Available now in English and Spanish

***Chinese, Vietnamese, Korean, Tagalog, and Russian versions are in development.

In the future, print copies of these brochures will be available to order through our existing publications ordering website:

<http://productordering.cms.hhs.gov/>.



7 things you can do to get ready now

1. **Learn about different types of health insurance.** Through the Marketplace, you'll be able to choose a health plan that gives you the right balance of costs and coverage.
2. **Make a list of questions you have 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'm traveling?"
3. **Make sure you understand how insurance works, including deductibles, out-of-pocket maximums, copayments, etc.** You'll want to consider these details while you're shopping around. Visit www.HealthCare.gov to learn more about how insurance works.
4. **Start gathering basic information about your household income.** Most people will qualify to get a break on costs, and you'll need income information to find out how much you're eligible for.
5. **Set your budget.** There will be different types of health plans to meet a variety of needs and budgets, and breaking them down by cost can help narrow your choices.
6. **Find out from your employer whether they plan to offer health insurance,** especially if you work for a small business.
7. **Explore current options.** You may be able to get help with insurance now, through existing programs or changes that are in effect already from the new health care law. Visit www.HealthCare.gov for information about health insurance for adults up to age 26, children in families with limited incomes (CHIP), and Medicare for people who are over 65 or have disabilities.

Visit www.HealthCare.gov to learn more about the Marketplace.



Scan for More Information



About the Health Insurance Marketplace

Better health insurance choices

When key parts of the health care law take effect in 2014, there'll be a new way to buy health insurance: the Health Insurance Marketplace. The Marketplace is designed to help you find health insurance that fits your budget, with less hassle.

Every health insurance plan in the new Marketplace will offer comprehensive coverage, from doctors to medications to hospital visits. You can compare all your insurance options based on price, benefits, quality, and other features that may be important to you, in plain language that makes sense.

You'll know you're getting a quality health plan at a reasonable price, because there's nothing buried in the fine print.

Insurance plans run by private companies

When you shop at the Marketplace, everything you need is laid out for you. All your costs are stated up front, so you'll get a clear picture of what you're paying and what you're getting before you make a choice.

Under the health care law, there will also be new protections for you and your family. Health insurance companies can't refuse to cover you or charge you more just because you have a chronic or pre-existing condition, and they can't charge more for women than for men.

Watch for more information in October 2013

Starting on October 1st, you'll be able to get information about all the plans available in your area. You'll be able to enroll yourself and your family, directly through the website, or call a toll-free phone hotline.

If you're having difficulty finding a plan that meets your needs and budget, there'll be people available to give you personalized help with your choices. These helpers aren't associated with any particular plan, and they aren't on any type of commission, so the help they give you will be completely unbiased.

Coverage via the Marketplace starts in January 2014.

3 things to know about the Health Insurance Marketplace

- 1. It's an easier way to shop for health insurance.**
The Health Insurance Marketplace simplifies your search for health insurance by gathering all your options in one place. One application, one time, and you and your family can explore every qualified insurance plan in your area, along with any free or low-cost insurance programs you may qualify for.
- 2. Most people will be able to get a break on costs.**
Programs that lower costs are available for almost everyone. You may be eligible for a \$0 premium plan, or a new kind of tax credit that lowers your monthly premiums right away. New rules and expanded programs mean that even working families can get help paying for health insurance at the Marketplace.
- 3. Gives you control over your options with clear, apples-to-apples comparisons.**
All health insurance plans in the Marketplace present their price and benefit information in simple terms you can understand, so you don't have to guess about your costs. You get a clear picture of what you're paying and what you're getting, before you make a choice.



Widget

A rectangular widget with a light blue and yellow background. The text is centered and reads: "Need health insurance?" in large blue font, "New! Get updates about the Health Insurance Marketplace." in black font, a "Learn more >" button in orange with blue text, and "HealthCare.gov" in blue font at the bottom.

Need health insurance?

New! Get updates about the Health Insurance Marketplace.

[Learn more >](#)

HealthCare.gov

Customer Service Timeline:

Where we're going and when consumers can engage

2012

2013

2014

JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

JAN FEB MAR APR MAY JUNE...

Preparation

- Build the infrastructure and customer service channels
- Conduct consumer research
- Engage partners and stakeholders
- Attend state Design Reviews and provide support to states
- Procurements
- Coordinate Federal Agency Workgroup and FACA

Basic Education (partners sign up to help & consumers sign up to learn more)

- Train partners and stakeholders
- Set expectations and build awareness
- Provide information on value of insurance, health and financial literacy

Anticipation (consumers gather info and prepare for enrollment)

- Increase awareness
- Utilize motivational messages

Act Now (consumers apply and enroll)

Open Enrollment Begins

- Major launch effort/media blitz
- Field in action

Ongoing Support

- Support those with special election periods and Medicaid, CHIP, and SHOP enrollment
- Plan-based customer service

Marketplace Outreach and Education

<http://www.cms.gov/Outreach-and-Education/Outreach/HIMarketplace/index.html>

- Sign up for our Partner Listserv
- Browse FAQs
- Explore the Resources Toolkit
- Review Research Findings