

Get Covered: A Guide to the Health Insurance Marketplace

- **The Marketplace helps uninsured people find health coverage.**
- **When you fill out a Marketplace application, we'll tell you if you qualify for:**
 - **Private insurance plans.** You may qualify for lower costs based on your household size and income. If you don't qualify for lower costs, you can still buy Marketplace coverage. Plans cover essential health benefits, pre-existing conditions, and preventive care. You can usually only enroll in one of these plans during the annual Open Enrollment Period, unless you qualify for a Special Enrollment Period. See below for more information.
 - **Medicaid or the Children's Health Insurance Program (CHIP).** These programs cover families with limited income, disabilities, and other circumstances. If it looks like you qualify, we'll send your information to your state agency, and they'll contact you. You can apply for Medicaid and CHIP any time.
- **Use [HealthCare.gov](https://www.healthcare.gov) or your state's Marketplace to apply.** Some states operate their own Marketplace. In other states, the Marketplace is run by the federal government.
- **If you're eligible for job-based insurance, you can consider switching to a Marketplace plan.** But you won't qualify for lower costs based on your income unless the job-based insurance is unaffordable or doesn't meet minimum requirements. You also may lose any contribution your employer makes to your premiums.
- **If you experience certain life events** (like moving to a new state, getting married, having a child, or losing health coverage), you may qualify for a Special Enrollment Period to enroll in or change your private plan outside Open Enrollment. You can apply for Medicaid and CHIP any time. You may be asked to submit documents to confirm the events that make you eligible. You must send copies of the documents before you can start using your coverage.
- **To apply or learn more, 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.

You have the right to get Marketplace 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/aboutweb-site/cmsnondiscriminationnotice.html](https://www.cms.gov/about-cms/agency-information/aboutweb-site/cmsnondiscriminationnotice.html), or call the Marketplace Call Center at 1-800-318-2596 for more information. TTY users can call 1-855-889-4325.

Paid for by the Department of Health & Human Services.

