

Get Covered:

Things to know about the Health Insurance Marketplace

- **The Health Insurance Marketplace® helps you shop for and enroll in coverage that fits your needs and budget. When you fill out a Marketplace application, we'll tell you if you qualify for:**
 - **Private insurance plans.** You may qualify for savings, like the premium tax credit or cost-sharing reductions, based on your household size and income. If you don't qualify for savings, you can still buy Marketplace coverage. Plans cover essential health benefits, pre-existing conditions, and preventive care. Usually, you can only enroll in one of these plans during the yearly Open Enrollment Period (November 1–January 15), unless you qualify for a Special Enrollment Period.
 - **Medicaid or the Children's Health Insurance Program (CHIP).** These programs offer free or low-cost health care to cover people with limited income, disabilities, and other circumstances. If it looks like you qualify, we'll securely share your information with your state agency, and they'll contact you. You can apply for Medicaid and CHIP at any time.
- **Visit [HealthCare.gov](https://www.healthcare.gov) to learn more about how to apply for Marketplace 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).
- **If you're eligible for job-based insurance, you can consider switching to a Marketplace plan.** But, you can't have both a job-based plan and a Marketplace plan with savings at the same time. If your employer offers a job-based plan and you're not enrolled in it, you may not qualify for savings on a Marketplace plan based on your income, unless the job-based plan is too expensive or doesn't meet certain standards.
- **If you experience certain life events (like moving to a new state, getting married, having a child, or losing health coverage) or your income estimate falls within a certain range, you may qualify for a Special Enrollment Period to enroll in or change your Marketplace plan.** The Marketplace may ask you to submit documents to confirm your event. You must send copies of the documents before you can start using your coverage.

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.

Health Insurance Marketplace

CMS Product No. 11749
September 2024

This product was produced at U.S. taxpayer expense.

Health Insurance Marketplace® is a registered service mark of the U.S. Department of Health and Human Services.



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