Health Insurance Marketplace: 10 Things to Tell Your Patients

1. If you don’t already have health coverage, the Health Insurance Marketplace is a way to find and buy health coverage that fits your budget and meets your needs.

2. You can enroll in new coverage during Open Enrollment or during a Special Enrollment Period if you qualify because of a life change. Check HealthCare.gov each fall for Open Enrollment dates.

3. Not only can you view and compare health coverage options online, but with one simple application, you can have those options tailored to your personal situation and find out if you might be eligible, based on your income, for help paying for coverage.

4. The same application will let you find out if you and your household members might qualify for free or low-cost coverage available through Medicaid or the Children’s Health Insurance Program (CHIP).

5. The information is all available online, but you can apply 4 ways: online at HealthCare.gov, by phone, by mail, or in-person with the help of a trained assister or navigator.

6. Each health plan will generally offer comprehensive coverage, including a core set of essential health benefits like doctor visits, preventive care, maternity care, hospitalization, prescription drugs, and more.

7. No matter where you live, there will be a Marketplace in your state, offering plans from private companies where you’ll be able to compare your health coverage options based on price, benefits, quality, and other features important to you before you make a choice.

8. Health insurance companies selling plans through the Marketplace can’t deny you coverage or charge you more due to pre-existing health conditions, and they can’t charge women and men different premiums based on their sex.

9. Each state will have a Marketplace, run either by the state, through a state-federal partnership, or by the federal government.

10. For more information, visit HealthCare.gov. Or, call the Marketplace Call Center at 1-800-318-2596, 24 hours a day, 7 days a week. TTY users should call 1-855-889-4325.