5 Steps to Staying Covered through the Marketplace

November 1 – January 15: Review your plan and decide if you need to make changes for next year.

Follow these 5 steps to stay covered:

1. **Review**
   Carefully review the letter your health plan sends you in the mail to see what changes they're making to your coverage for the coming year.

2. **Update**
   If you have any changes to your information, log into HealthCare.gov to update your Marketplace application. Even if your information hasn't changed, you may qualify for lower costs than last year.

3. **Compare**
   Take the time to compare plans—new plans may be available in your area.

4. **Pick**
   You can keep your current plan if it's still available for next year, or pick a new one.

5. **Enroll**
   Complete all 5 steps by January 15 to finish enrolling in a health plan, even if you want to stay in the same plan.

To learn more, visit HealthCare.gov/keep-or-change-plan.

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/aboutwebsite/cmsnondiscriminationnotice, or call the Marketplace Call Center at 1-800-318-2596 for more information. TTY users can call 1-855-889-4325.

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