

Get Covered:

Things to know about the Health Insurance Marketplace

- **If you don't have health insurance, the Health Insurance Marketplace® can help you find 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 based on your household size and income. If you don't qualify for savings, you may 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 yearly Open Enrollment Period, unless you qualify for a Special Enrollment Period due to a life event (like losing other coverage, getting married, moving, or having a baby).
 - **Medicaid or the Children's Health Insurance Program (CHIP).** These programs cover people 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.
- **Visit [HealthCare.gov](https://www.healthcare.gov) to learn more about how to apply for Marketplace coverage.** Some states operate their own Marketplace. In other states, the Marketplace is run by the federal government. 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 be enrolled in a job-based plan and a Marketplace plan with savings at the same time. If you aren't enrolled in a job-based plan but your employer offers you one, you won't qualify for savings based on your income unless the job-based plan is unaffordable or doesn't meet minimum requirements.
- **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 Marketplace plan outside Open Enrollment.** You can apply for Medicaid and CHIP any time. The Marketplace may ask you 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.

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

Health Insurance Marketplace

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