

# Important Health Insurance Information for Seasonal Employees

Your health doesn't have an off-season. Whether you're working or not, it's important to be able to get the health care you and your family need. We know that health care can be expensive. Did you know the average cost of a 3-day hospital stay is \$30,000? Or that fixing a broken leg can cost up to \$7,500? Having health coverage can help protect you from high, unexpected costs like these.

Here are some tips to help you:

- **The final deadline to sign up is January 31.** Open Enrollment for 2017 coverage through [HealthCare.gov](http://HealthCare.gov) only happens once a year. If you need coverage, you need to sign up before the January 31, 2017 deadline.
- **You can cancel at any time.** Visit [HealthCare.gov](http://HealthCare.gov) today to explore the plans and prices available in your area. Sign up for the plan that best meets your budget and health needs. If things change and you're able to get coverage through your employer, you can cancel your coverage through [HealthCare.gov](http://HealthCare.gov) at any time.
- **Coverage could be more affordable than you think.** About 8 out of 10 people who enroll in a health insurance plan through [HealthCare.gov](http://HealthCare.gov) qualify for financial help to lower the cost of their monthly premiums. In fact, most people can find a health insurance plan for \$75 or less per month. Visit [HealthCare.gov](http://HealthCare.gov) to see if you qualify for savings.
- **Having health insurance is the law.** If you don't have health coverage, you could owe a fee when you file your federal income tax return. For 2016, the fee is the higher of these two amounts: 2.5% of your yearly household income or \$695 per person (\$347.50 per child under 18). The fee is adjusted each year and could continue to go up.

Marketplace Open Enrollment is November 1, 2016 – January 31, 2017. Need more information?

- Visit [HealthCare.gov](http://HealthCare.gov).
- Call the Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855-889-4325.

You have the right to get the information in this product in an alternate format. You also have the right to file a complaint if you feel you've been discriminated against. Visit <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 should call 1-855-889-4325.

