



# I signed up, but I'm not sure I have health coverage

Did you enroll in coverage through the Health Insurance Marketplace, but you're not sure that you're covered now? Here's what you can do, depending on your situation.

## **You think you signed up for a health plan through the Marketplace, but you don't have your insurance card yet**

Even though you haven't gotten your insurance card, your Marketplace coverage may be effective. If you need to see a doctor or get a prescription filled before you get your insurance card, call your insurer to confirm the date that your coverage starts. You also can ask them to confirm your enrollment for your doctor or pharmacy so they can provide you with care at the cost set by the your plan.

You can call your insurer directly. If you don't have an insurance card, you can find this number on the insurer's website or through [HealthCare.gov](https://www.healthcare.gov). You can also call the Marketplace Call Center at 1-800-318-2596 where a representative can help you find it.

TTY users should call 1-855-889-4325.

## **You haven't paid your first month's premium**

Each insurer sets its own payment deadline. Some insurers may accept your first payment after your coverage has become effective, or pay for your care retroactively. Contact your insurer directly to find out when you need to make your premium payment and what flexibility they're able to give you.

## **Your insurer doesn't have a record of your enrollment**

Call the Marketplace Call Center at 1-800-318-2596. If there was a problem with the Marketplace systems that prevented you from getting coverage even though you tried to enroll during Open Enrollment, you may be eligible to get coverage as soon as possible.

## **You haven't applied for coverage**

Visit [HealthCare.gov](http://HealthCare.gov) to create a Marketplace account. You can apply during Open Enrollment, or find out if you qualify for a Special Enrollment Period.

You also can call the Marketplace Call Center at 1-800-318-2596 where a representative can help you enroll.

If you'd rather have someone help you in-person, visit [LocalHelp.HealthCare.gov](http://LocalHelp.HealthCare.gov) to see if there's in-person help available in your area.

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.

