I signed up for a Marketplace plan, but I’m not sure I have health coverage yet

Did you enroll in coverage through the Health Insurance Marketplace®, but you aren’t sure if you’re covered? Here’s what you can do, depending on your situation.

I don’t have my 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 insurance company to confirm your coverage start date. 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 your plan.

You can call your insurance company directly. If you don’t have an insurance card, you can find the number on the insurance company’s website or through HealthCare.gov. You can also call the Marketplace Call Center at 1-800-318-2596 and a representative can help you find it. TTY users can call 1-855-889-4325.

I haven’t paid my first month’s premium

Each insurance company sets its own payment deadline. Some insurance companies may accept your first payment after your coverage has become effective, or they’ll pay for your care retroactively. Contact your insurance company directly to find out when and how to make your premium payment and what flexibility they’re able to give you.

My insurance company doesn’t have a record of my enrollment

Call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325. If there was a problem with the Marketplace systems that prevented you from getting coverage even though you tried to enroll during Open Enrollment or a Special Enrollment Period, you may be eligible to get coverage as soon as possible.

If you haven’t applied for coverage yet, visit HealthCare.gov to log in or create a Marketplace account. You can apply during Open Enrollment or outside of it if you qualify for a Special Enrollment Period. You also can call the Marketplace Call Center at 1-800-318-2596, and a representative can help you enroll.

If you’d rather have someone help you in person, visit LocalHelp.HealthCare.gov to see if this help is available in your area.