What Do Early Childhood Educators Need to Know About the Marketplace?

It's important to be healthy so you can take good care of yourself, your family, and the children who are counting on you. COVID-19 has raised the need for health coverage and the new law has made that **coverage more affordable and accessible than ever through** the Health Insurance Marketplace®. If you choose to buy a health plan through the Marketplace, you may qualify for help paying for health coverage, **even if you weren't eligible for help in the past**.

#getcovered

HealthCare.gov

- When you submit your Marketplace application, you'll see if you might save on Marketplace premiums, or qualify for Medicaid or the Children's Health Insurance Program (CHIP), based on your income.

- Preventive services, like shots and screenings, can help prevent illness and other health problems, or detect issues at an early stage, when treatment is likely to work best. All Marketplace health plans and many other plans must cover certain preventive services, without charging you a copayment or coinsurance, if your doctor or other provider is in your plan's network.

  Visit **HealthCare.gov/preventive-care-adults** for more information about preventive care benefits.

- Open Enrollment runs from November 1, 2021 – January 15, 2022. Enroll by December 15, 2021, for coverage starting on January 1, 2022. Take a few easy steps now. Get a checklist to prepare for enrollment at **HealthCare.gov/downloads/apply-for-or-renew-coverage.pdf**.

- Visit **HealthCare.gov/get-coverage** to enroll.

- If you need someone to help you enroll, re-enroll, or answer questions about Medicaid or CHIP, visit **HealthCare.gov/find-assistance**.

- If you or someone you're helping has questions about the Health Insurance Marketplace, you have the right to get help and information in your language at no cost to you. To talk to an interpreter, call 1-800-318-2596.

HOW CAN I LEARN MORE?

To learn more about coverage through the Marketplace or your benefits and protections, visit **HealthCare.gov** or call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325.

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.

Health Insurance Marketplace
CMS Product No. 12129
October 2021
This product was produced at U.S. taxpayer expense.
Health Insurance Marketplace® is a registered service mark of the U.S. Department of Health & Human Services.

HealthCare.gov