

Understanding the Health Insurance Marketplace

If You're Incarcerated

The Marketplace is a service that helps people shop for and enroll in affordable health insurance.

Read this brochure for more information on Marketplace health coverage if you're currently incarcerated (held involuntarily in a prison, jail, detention center, or police lock-up) or were recently released from incarceration.



If You're Currently Incarcerated

You aren't eligible for certain programs in the Marketplace, even if you'll be released soon. You can enroll in Marketplace coverage after you're released.

Because you're not eligible to enroll in coverage while incarcerated, you won't have to pay the fee that others without health coverage have to pay.

If You Haven't Been Convicted

If you're detained in jail or prison, but haven't been convicted of charges, you can enroll in Marketplace coverage, if you're eligible. See **"How to Apply for Coverage."**

If you're eligible, you'll need to apply for and enroll in coverage, or you may owe a fee, unless you qualify for an exemption. For more information, visit [HealthCare.gov/fees/fee-for-not-being-covered](https://www.healthcare.gov/fees/fee-for-not-being-covered).

If You were Recently Released from Incarceration

You have a 60-day Special Enrollment Period to sign up for Marketplace coverage. During this time, you can enroll in a plan, even if it's outside of the Marketplace Open Enrollment Period. See **"How to Apply for Coverage."**

If you don't apply for and enroll in coverage during your 60-day Special Enrollment Period, you won't be able to get Marketplace coverage until the next Marketplace Open Enrollment Period, unless you qualify for a different Special Enrollment Period. For more information, visit [HealthCare.gov/coverage-outside-open-enrollment/special-enrollment-period](https://www.healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period).

If you're eligible you'll need to apply for and enroll in coverage, or you may owe a fee, unless you qualify for an exemption. For more information, visit [HealthCare.gov/fees/fee-for-not-being-covered](https://www.healthcare.gov/fees/fee-for-not-being-covered).

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.

How to Apply for Coverage

Use one of these ways to apply for and enroll in Marketplace coverage:

1. Online:

Visit [HealthCare.gov/get-coverage](https://www.healthcare.gov/get-coverage), and select your state. Be sure to write down your email address and a hint to remember your password in case you need them later. Store them in a safe place.

Email address: _____

Password hint: _____

2. By phone:

Call the Marketplace Call Center at **1-800-318-2596**. TTY users should call 1-855-889-4325.

3. With in-person help:

Visit [Localhelp.HealthCare.gov](https://www.localhelp.healthcare.gov) for free in-person help in your community.

When you apply, you'll be asked if anyone on your application is incarcerated. Read this statement carefully before you answer. You'll need to add more information if you (or someone else on your application) is pending disposition of charges.