

Get Covered: A Guide to the Health Insurance Marketplace

- **The Marketplace helps uninsured people find health coverage.**
- **When you fill out the Marketplace application, we'll tell you if you qualify for:**
 - **Private insurance plans.** You might qualify for lower costs based on your household size and income. If you don't qualify for lower costs, you can still use the Marketplace to buy insurance. Plans cover essential health benefits, pre-existing conditions, and preventive care.
 - **Medicaid or the Children's Health Insurance Program (CHIP).** These programs cover millions of families with limited income, disabilities, and other circumstances. If it looks like you qualify, we'll share information with your state agency and they'll contact you.
- **No matter what state you live in, you can use the Marketplace.** Some states operate their own Marketplace. In other states, the Marketplace is run by the federal government.
- **If you can afford health insurance but choose not to buy it, you must have a health coverage exemption or pay a fee.** If you didn't have coverage in 2016, you'll have to pay a fee on your federal tax return of up to \$695 per adult and \$347.50 per child under 18. The fee is adjusted each year and could continue to go up.
- **You're considered covered** (and won't have to pay a fee) if you have Medicare Part A or Part C, Medicaid, CHIP, any job-based plan, an individual health plan, COBRA, retiree coverage, TRICARE, VA health coverage, or some other kinds of health coverage.
- **If you're eligible for job-based insurance, you can consider switching to a Marketplace plan.** But you won't qualify for lower costs based on your income unless the job-based insurance is unaffordable or doesn't meet minimum requirements. You also may lose any contribution your employer makes to your premiums.
- **Marketplace Open Enrollment for 2017 coverage is November 1, 2016–January 31, 2017.**
- **If you have certain life changes** (like moving to a new state, getting married, having a child, or losing health coverage), you may qualify for a Special Enrollment Period. This means you can enroll in or change your private plan outside Open Enrollment. You can apply for Medicaid and CHIP any time.
- **To apply or learn more,** visit HealthCare.gov or 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.

