

## Health Insurance Marketplace: 10 Things to Tell Your Patients

**1** If you don't already have health coverage, the Health Insurance Marketplace is a new way to find and buy health coverage that fits your budget and meets your needs.

**2** Open Enrollment started October 1, 2013, and ends on March 31, 2014. Plans and prices will be available then. Coverage starts as soon as January 1, 2014.

**3** Not only can you view and compare health insurance options online, but with one simple application, you can have those options tailored to your personal situation and find out if you might be eligible, based on your income, for financial assistance to lower your costs.

**4** The same application will let you find out if you and your family members might qualify for free or low-cost coverage available through Medicaid or the Children's Health Insurance Program (CHIP).

**5** The information is all available online, but you can apply 4 ways: online, by phone, by mail, or in-person with the help of a trained assister or navigator.

**6** Each health plan will generally offer comprehensive coverage, including a core set of

essential health benefits like doctor visits, preventive care, maternity care, hospitalization, prescription drugs, and more.

**7** No matter where you live, there will be a Marketplace in your state, offering plans from private companies where you'll be able to compare your health coverage options based on price, benefits, quality, and other features important to you before you make a choice.

**8** Health insurance companies selling plans through the Marketplace can't deny you coverage or charge you more due to pre-existing health conditions, and they can't charge women and men different premiums based on their gender.

**9** Marketplaces will be operated by your state, the federal government, or a partnership of the two, but each Marketplace will give you the same access to all of your Marketplace coverage options.

**10** For more information, visit [HealthCare.gov](http://HealthCare.gov). Or, call the Health Insurance Marketplace Call Center at 1-800-318-2596, 24 hours a day, 7 days a week. TTY users should call 1-855-889-4325.

Courtesy of Health Insurance Marketplace, Department of Health and Human Services, [www.HealthCare.gov](http://www.HealthCare.gov).