



Health Insurance Marketplaces

Affordable Care Act

Beginning January 1, 2014, most Americans must have health insurance or pay a penalty to the government.

A new option for obtaining health insurance is through the Health Insurance Marketplace created by Healthcare Reform.

What is a Health Insurance Marketplace?

A Health Insurance Marketplace is a new way to buy health insurance. The plans will be available on the Internet, similar to shopping on retail websites. If you qualify based on your household income, you may be eligible for a government subsidy to help you buy health insurance on the Marketplace.

Who can obtain coverage on the Marketplace?

Most citizens and people legally present in the U.S., regardless of their medical condition.

Where do I obtain it?

Online on the Health Insurance Marketplace website. Refer to www.healthcare.gov.

How do I pay for it?

Premiums for insurance on the Health Insurance Marketplace are paid directly by you on an after-tax basis.

When can I obtain it?

Open Enrollment for health insurance plans on the Marketplace will take place from October 1, 2013 until March 31, 2014, with plans taking effect in January 2014. For more information about Open Enrollment on the Marketplace, please refer to www.healthcare.gov.

How do I obtain health insurance on the Marketplace?

1) Visit www.healthcare.gov to create an account.

You will need to provide some basic information. Then you can choose a user name, password, and security questions for your protection.

2) Apply for insurance on the Marketplace.

Starting October 1, 2013 you will be able to log-in and enter information about yourself.

3) After you complete an application, you will pick a plan.

You will see all plans and programs you are eligible for. You will be able to compare them side-by-side. At this time, you will also find out if you can get lower costs on monthly premiums and out-of-pocket costs.

4) Enroll in a plan.

Choose a plan that meets your needs and enroll. Coverage will start as soon as January 1, 2014.