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

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

2. You can enroll during Open Enrollment or during a Special Enrollment Period if you qualify because of a life change. Check **HealthCare.gov** each fall for Open Enrollment dates.

3. Each state has a Marketplace, run either by the state, through a state-federal partnership, or by the federal government.

4. With one simple application, you can find out if you might be eligible for help paying for a Marketplace health plan or for programs like Medicaid or the Children's Health Insurance Program (CHIP).

5. You can apply online at **HealthCare.gov**, by phone, by mail, or in-person with the help of a trained assister or navigator. Look for in-person help in your area at **LocalHelp.HealthCare.gov**.

6. Each health plan generally will 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, the Marketplace will offer plans from private companies and 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 sex.

9. Once you're covered through the Marketplace, it's important to update information at **HealthCare.gov** if your situation or income changes, and return each year to compare available plans, then re-enroll or change plans.

10. For more information, visit **HealthCare.gov**. Or, call the Marketplace Call Center at **1-800-318-2596**, 24 hours a day, 7 days a week. TTY users should call 1-855-889-4325.

Health Insurance **Marketplace**