

Health Insurance Marketplace

Take Action to Stay Covered through the Marketplace in 2017

If you bought a health plan through the Health Insurance Marketplace in 2016, it's time to start reviewing your coverage. There may be new plans available for 2017 that weren't an option last year, or you may find another plan that better fits your needs and budget. You'll need to decide whether to stay in your current plan if it's still available, or enroll in a different plan for 2017.

This fall, if you have a plan through the Marketplace, you'll get two important notices about your health coverage. One will come from your health insurance company to explain any changes to premiums and benefits for the coming year. Another will come from the Marketplace with important deadlines and information about Open Enrollment, which starts on November 1, 2016. These notices help you understand your choices for 2017.

5 Important Steps

To stay covered through the Marketplace for 2017, follow these 5 Steps:

1. **Review** your current plan's 2017 health coverage and costs.
2. **Update** your Marketplace application, starting November 1.
3. **Compare** the health plans available to you in 2017.
4. **Choose** the plan that best meets your needs.
5. **Enroll** in the health plan you want for 2017 coverage.

You'll need to complete all 5 Steps to finish enrolling in a health plan, even if you want to stay in the same plan. Things may have changed, like changes in your income or household. Even if none of your information has changed, you might be eligible for lower costs than last year, so it's important to step through each page of your application and update your information. If you're happy with your plan changes and it's still being offered next year, you should still take a look at the health plans offered in your area. You might benefit from a change, and you never know until you compare.

You must enroll in a plan by December 15, 2016, if you want your coverage to start on January 1, 2017. Enrolling by this date will ensure you don't have a break in coverage. Read the notice from your health plan to check when your coverage will start. You can change your plan selection any time during Open Enrollment, which ends on January 31, 2017.

Want help or need more information?

To complete the 5 Steps, or if you have questions about staying enrolled in the Marketplace, visit HealthCare.gov or call the Marketplace Call Center toll-free at 1-800-318-2596 to speak with a trained customer service representative. TTY users should call 1-855-889-4325. You can also visit Localhelp.HealthCare.gov to find help in your area.