

GET READY FOR THE HEALTH INSURANCE MARKETPLACE

Beginning October 1, open enrollment starts for the new Health Insurance Marketplace. Through the new Marketplace you can get the information you need to help you learn about health insurance options, apply for coverage, and enroll in a health insurance plan.

Here are some things to know about the Marketplace:

- The Marketplace will offer a range of affordable plans to people not covered by an employer sponsored plan or whose insurance coverage is not adequate or too costly.
- People who already have coverage through their employers or through a program such as Medicare probably won't need to use the Marketplaces.
- The Marketplace simplifies your search for health coverage by gathering the options available in your area in one place. With one application, you can compare plans side-by-side and explore any free or low-cost programs you may qualify for.
- Most people can get lower costs. When you use the Marketplace you may be able to get lower costs on your monthly premiums and out-of-pocket costs. When you fill out your application, you'll find out how much you can save based on your income. Most people who apply will qualify for some level of savings.
- All insurance plans on the Marketplace have to cover essential health benefits including doctor visits, hospitalizations, maternity care, emergency room care, prescriptions and preventive care.
- You cannot be denied coverage based on a pre-existing condition.
- You can begin shopping on October 1, when prices of Marketplace plans will become available. Coverage starts as soon as January 1, 2014 for those who have enrolled by December 15.

[Now is the time get ready.](#) Check out [HealthCare.gov](#), or the Spanish Language site [CuidadoDeSalud.gov](#). The website has resources, videos and checklists to help everyone prepare for the Marketplace. There is also a 24-hour consumer call center at 1-800-318-2596. Hearing impaired callers using TTY/TDD technology may call 1-855-889-4325 for assistance.

There will also be sites set up locally where people will be able to go to get help with enrollment and insurance applications.