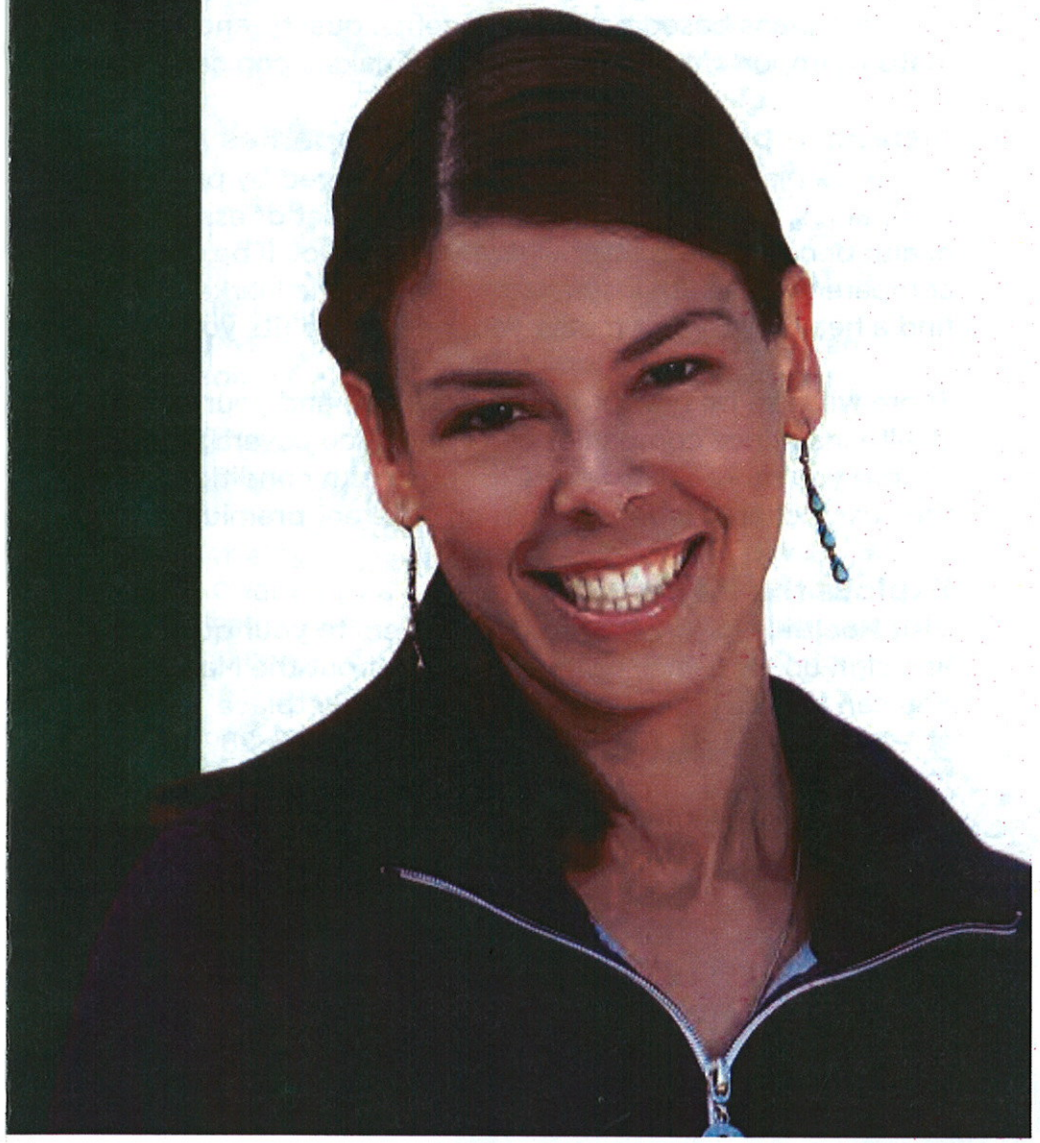
About the Health Insurance Marketplace



Better health insurance choices

The Marketplace is a new way to find health coverage that fits your budget and meets your needs. With one application, you can see all your options and enroll.

Every health insurance plan in the new Marketplace will offer essential health benefits, including doctor visits, preventive care, hospitalization, prescriptions, and more. You can compare plans based on price, benefits, quality, and other features important to you before you make a choice.

Insurance plans run by private companies

Insurance plans in the Marketplace are offered by private companies, and they cover the same core set of essential health benefits. No matter where you live, you'll be able to compare your health insurance options in the Marketplace and find a health plan that meets your needs and fits your budget.

There will also be new protections for you and your family. Health insurance companies 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.

Explore the Marketplace now

Visit **HealthCare.gov** now to get answers to your questions and sign up for e-mail or text updates about the Marketplace. You can also call the Health Insurance Marketplace Call Center at **1-800-318-2596**. TTY users should call 1-855-889-4325.

When open enrollment begins, you can go to the Marketplace and apply for health coverage, compare all your options, and enroll in a plan in one application.

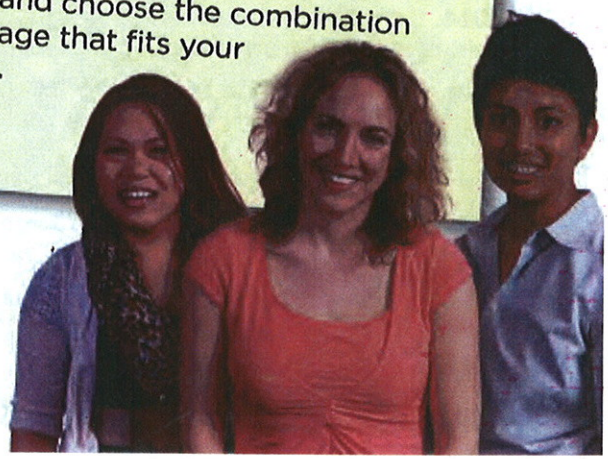
Open enrollment starts October 1, 2013. Coverage starts as soon as January 1, 2014.

3 things to know about the Health Insurance Marketplace

1. **It's an easier way to shop for health insurance.**
   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, and explore any free or low-cost programs you may qualify for.

2. **Most people can get a break on costs.**
   When you use the Health Insurance Marketplace you may be able to get lower costs on your monthly premiums and out-of-pocket costs. When you fill out your Health Insurance Marketplace application, you'll find out how much you can save. Most people who apply will qualify for some kind of savings.

3. **Gives you control over your options with clear, apples-to-apples comparisons.**
   In the Marketplace, information about prices and benefits is written in simple language. You get a clear picture of what premiums you'd pay and what benefits and protections you'd get before you enroll. Compare plans based on what's important to you, and choose the combination of price and coverage that fits your needs and budget.



8 things you can do to get ready now

1. **Explore current options.** You may be able to get coverage now through existing programs. Visit **HealthCare.gov** to learn more about health insurance for adults up to age 26 and programs for people and children in families with limited incomes including Medicaid and CHIP.
2. **Learn about different types of health coverage.** Through the Marketplace, you'll be able to choose a health plan that gives you the right balance of costs and coverage. You can be better prepared if you understand the types of coverage you'll choose from.
3. **Make a list of questions you have before it's time to choose your health plan.** For example, "Can I stay with my current doctor?" or "Will this plan cover my health costs when I'm traveling?"
4. **Make sure you understand how insurance works, including things like premiums, deductibles, out-of-pocket maximums, copayments, and coinsurance.** You'll want to consider these details while you're exploring your options. Visit **HealthCare.gov** to learn more about how insurance works.
5. **Gather basic information about your household income.** Most people using the Marketplace will qualify to save money. To find out how much you're eligible for, you'll need income information like the kind you get on your W-2, pay stubs, or tax return.
6. **Set your budget.** There will be different types of health plans to meet a variety of needs and budgets. You'll need to figure out how much you want to spend on premiums each month.
7. **Ask your employer if it plans to offer health insurance in 2014.** If not, you may need to get insurance through the Marketplace or from other sources in 2014.
8. **Find out if your state is running its own Marketplace.** Some states run their own Marketplace. In other cases the Marketplace is run by the federal government. Either way, you get the same access to all of your Marketplace coverage options.

Health Insurance Marketplace

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