

Get Ready to Enroll in the Marketplace

Starting October 1, 2013, you can apply and enroll in health coverage through the Health Insurance Marketplace at HealthCare.gov. Health coverage starts as early as January 1, 2014, and open enrollment ends on March 31, 2014.

Through the Marketplace, you can apply, compare all your options, and find out if you can get lower costs on monthly premiums or get free or low-cost coverage. When you're ready to enroll, you'll decide how you pay your premiums or get help signing up for Medicaid or CHIP if you're eligible.

Before open enrollment begins, you can explore your options, prepare to apply, and sign up for Marketplace updates.

What you can do now to get started

- Visit HealthCare.gov
- Subscribe to get updates and reminders
- Plan your budget, learn about coverage, and gather your information

What you can do starting October 1

- Apply by filling out the Marketplace application
- Compare your coverage options
- Enroll in a plan or program

Explore your options

If you have job-based health insurance you like, you can keep it. You may be able to change to Marketplace coverage if you want to.

You can ask your employer if it plans to offer health insurance. If not, you may need to get insurance through the Marketplace or from other sources in 2014. If you don't have coverage, you may have to pay a fee.

When you visit HealthCare.gov, you can find out if your state runs its own Marketplace. If it does, you'll use its website instead of HealthCare.gov to apply, compare your options, and enroll in coverage.

If you run a small business, you can go to the Small Business Health Options Program (SHOP) Marketplace to find out about providing coverage for your employees.

If you have Medicare, you're already covered and don't need to make any changes.



Prepare to apply

The Marketplace offers 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 health coverage each month.

Most people using the Marketplace will qualify to save money. To find out how much you're eligible for when you apply, it will help to have these things close by:

- Social Security numbers (or document numbers for legal immigrants)
- Birth dates
- Pay stubs, W-2 forms, or "Wage and Tax Statements"
- Policy numbers for any current health insurance
- Information about any health insurance you or your family could get from your jobs

Marketplace resources to help you now

There are resources available right now to help you learn about types of health coverage, research your questions, and get ready to choose a health plan that gives you the right balance of costs and coverage.

- Visit HealthCare.gov and subscribe to learn about key dates, news, and updates; or chat online with a Marketplace Call Center representative.
- Call the Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855-889-4325.
- Like [Facebook.com/HealthCareGov](https://www.facebook.com/HealthCareGov).
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