

Get Covered: A One-Page Guide to the Health Insurance Marketplace

Here's a quick look at the most important things to know about the Health Insurance Marketplace.

- **The Marketplace helps uninsured people find health coverage.**
- **When you fill out the Marketplace application, we'll tell you if you qualify for:**
 - **Private insurance plans.** We'll tell you whether you qualify for lower costs based on your household size and income. If you don't qualify for lower costs, you can still use the Marketplace to buy insurance. Plans cover essential health benefits, pre-existing conditions, and preventive care.
 - **Medicaid and the Children's Health Insurance Program (CHIP).** These programs cover millions of families with limited income, disabilities, and other circumstances. If it looks like you qualify, we'll share information with your state agency and they'll contact you.
- **No matter what state you live in, you can use the Marketplace.** Some states operate their own Marketplace. In other states, the Marketplace is run by the federal government.
- **If you can afford health insurance but choose not to buy it, you must have a health coverage exemption or pay a fee.** If you didn't have coverage in 2015, you'll have to pay a fee on your federal tax return of \$325 per adult and \$162.50 per child under 18, or 2% of your income (whichever is higher). In 2016, the fee is \$695 per person and \$347.50 per child under 18, or 2.5% of your income (whichever is higher). In future years, the fee will be adjusted for inflation.
- **You're considered covered** if you have Medicare Part A or Part C, Medicaid, CHIP, any job-based plan, an individual health plan, COBRA, retiree coverage, TRICARE, VA health coverage, or some other kinds of health coverage.
- **If you're eligible for job-based insurance, you can consider switching to a Marketplace plan.** But you won't qualify for lower costs based on your income unless the job-based insurance is unaffordable or doesn't meet minimum requirements. You also may lose any contribution your employer makes to your premiums.
- **If you have a qualifying life event** (like moving to a new state, getting married, having a child, or losing health coverage), you can get a Special Enrollment Period. This means you can enroll in or change your plan outside Open Enrollment. You can apply for Medicaid and CHIP any time.
- **Ready to apply and enroll, or have questions?**
 - Visit HealthCare.gov.
 - 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.

