

What is the Health Insurance Marketplace?

The Marketplace is a new way to find quality health coverage. It can help if you don't have coverage now or if you have it but want to look at other options.

With one Marketplace application, you can learn if you can get lower costs based on your income, compare your coverage options side-by-side, and enroll.

What you'll learn when you apply in the Health Insurance Marketplace

When you use the Health Insurance Marketplace, you'll fill out an application and see all the health plans available in your area. You'll provide some information about your household size and income to find out if you can [get lower costs on your monthly premiums \(/how-can-i-save-money-on-marketplace-coverage\)](#) for private insurance plans. You'll learn if you qualify for [lower out-of-pocket costs \(/will-i-qualify-to-save-on-out-of-pocket-costs\)](#).

The Marketplace will also tell you if you qualify for free or low-cost coverage available through [Medicaid \(/do-i-qualify-for-medicaid\)](#) or the [Children's Health Insurance Program \(CHIP\) \(/are-my-children-eligible-for-chip\)](#).

Most Americans will be eligible to use the Marketplace. Learn more about [Marketplace eligibility \(/am-i-eligible-for-coverage-in-the-marketplace/\)](#).

The Health Insurance Marketplace is sometimes known as the health insurance "exchange."

Apply online, by mail, or in-person

You can apply for Marketplace coverage three ways: online, by mail, or in-person with the help of a [Navigator or other qualified helper \(/contact-us\)](#). Telephone help and online chat are available 24/7 to [help \(/contact-us\)](#) you complete your application. Call the call center to have a copy of the paper application mailed to you..

Plans and prices are now available. Coverage starts as soon as January 1, 2014. Open enrollment ends March 31, 2014.

Learn about your options [if you need coverage that begins before January 1, 2014 \(/what-if-i-need-coverage-that-starts-before-january-2014/\)](#).

What plans in the Marketplace cover

Insurance plans in the Marketplace are offered by private companies. They cover the same core set of benefits called [essential health benefits \(/what-does-marketplace-health-insurance-cover/\)](#). No plan can turn you away or charge you more because you have an illness or medical condition. They must cover treatments for these conditions. Plans can't charge women more than men for the same plan. Many [preventive services \(/what-are-my-preventive-care-benefits/\)](#) are covered at no cost to you.

Learn who runs the Marketplace in your state

While all insurance plans are offered by private companies, the Marketplace is run by either your state or the federal government. **Find out who runs the Marketplace in your state by using the menu at the bottom of this page.** If your state runs its Marketplace, you'll use your state's website, not this one.

How the Marketplace presents plan information

The Marketplace simplifies your search for health coverage by gathering the options available in your area in one place. You can compare plans based on price, benefits, and other features important to you before you make a choice. Plans will be [presented in four categories \(/how-do-i-choose-marketplace-insurance/\)](#) – bronze, silver, gold, and platinum – to make comparing them easier.

In the Marketplace, information about prices and benefits will be 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.

Questions? Call 1-800-318-2596, 24 hours a day, 7 days a week. (TTY: 1-855-889-4325)



Get State Information

Health Insurance Marketplace in Georgia

If you live in Georgia, **you'll use this website, [HealthCare.gov](#)**, to [apply for coverage, compare plans, and enroll \(/how-do-i-apply-for-marketplace-coverage/\)](#). Specific plans and prices are available now and coverage can start as soon as January 1, 2014.