

## Get Covered: A one-page guide to the Health Insurance Marketplace

Here's a quick rundown on the most important things to know about the Health Insurance Marketplace, sometimes known as the health insurance "exchange." Follow the links for more information on each topic.

**The new Health Insurance 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 \(/how-can-i-save-money-on-marketplace-coverage/\)](#). Plans cover [essential health benefits \(/what-does-marketplace-health-insurance-cover/\)](#), [pre-existing conditions \(/what-if-i-have-a-pre-existing-health-condition/\)](#), and [preventive care \(/what-are-my-preventive-care-benefits/\)](#). If you don't qualify for lower costs, you can still use the Marketplace to buy insurance at the standard price.
- **[Medicaid \(/do-i-qualify-for-medicaid/\)](#) and the [Children's Health Insurance Program \(CHIP\) \(/are-my-children-eligible-for-chip/\)](#).** These programs provide coverage to millions of families with limited income. If it looks like you qualify, we'll share information with your state agency and they'll contact you. Many but not all states are [expanding Medicaid in 2014 \(/what-if-my-state-is-not-expanding-medicaid/\)](#) to cover more people.

**No matter what state you live in, you can use the Marketplace.** Some states operate their own Marketplace. In some states, the Marketplace is run by the Federal government. [Find the Health Insurance Marketplace in your state \(/marketplace/individual/\)](#).

**[Most people must have health coverage in 2014 or pay a fee. \(/what-if-someone-doesnt-have-health-coverage-in-2014/\)](#)** If you don't have coverage in 2014, you'll have to pay a penalty of \$95 per adult, \$47.50 per child, or 1% of your income (whichever is higher). The fee increases every year. Some people may qualify for an [exemption \(/exemptions\)](#) to this fee.

**You're considered covered** if you have [Medicare \(/if-i-have-medicare-do-i-need-to-do-anything/\)](#), [Medicaid \(/do-i-qualify-for-medicaid/\)](#), [CHIP \(/are-my-children-eligible-for-chip/\)](#), any [job-based plan \(/what-if-i-have-job-based-health-insurance/\)](#), any [plan you bought yourself \(/what-if-i-want-](#)

[to-change-individual-insurance-plans/](#), [COBRA \(/what-if-i-currently-have-cobra-coverage/\)](#), [retiree coverage \(/what-if-im-retired-but-not-eligible-for-medicare/\)](#), [TRICARE, VA health coverage \(/if-im-a-military-veteran-what-do-i-need-to-know-about-the-marketplace/\)](#), or some other kinds of health coverage.

**[If you're eligible for job-based insurance, you can consider switching to a Marketplace plan.](#)**

**[\(/what-if-i-have-job-based-health-insurance/\)](#)** 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 Medicare, you're considered covered and don't have to make any changes. \(/if-i-](#)**

**[have-medicare-do-i-need-to-do-anything/\)](#)** You can't use the Marketplace to buy a supplemental or dental plan.

**[Marketplace open enrollment ends March 31, 2014. \(/what-key-dates-do-i-need-to-](#)**

**[know/#part=1\)](#)** If you enroll by December 15, 2013, coverage can begin as soon as January 1, 2014.

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

**Ready to apply?** [Get started. \(/marketplace/individual/\)](#)