

# Get Covered

## A guide to the Health Insurance Marketplace

This document is for individuals considering buying their own health insurance on the federal Health Insurance Marketplace. It is not related to Medicaid, Medicare, or the health insurance provided through employers.

### Explore the Marketplace

Visit [HealthCare.gov](http://HealthCare.gov) to get answers to your questions and sign up for email updates. You can also call the Health Insurance Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325. When Open Enrollment starts, you can go to the Marketplace and apply for health coverage, compare your options, and enroll in a plan.

**Open Enrollment for 2020 coverage begins Nov. 1, 2019 and ends Dec. 15, 2019.**

### Health insurance options

If you don't have health insurance, the Marketplace is a way to find health coverage that fits your budget and meets your needs. When you apply for coverage, you can see all your options and enroll. Every health plan in the Marketplace offers the same set of essential health benefits, including doctor visits, preventive care, hospitalization, prescriptions, and more. You can compare plans based on price, benefits and other features important to you before you make a choice.

### Insurance plans run by private companies

Insurance plans offered through the Marketplace are run by private companies. You can compare your health coverage options in the Marketplace and see what your premium, deductibles and out-of-pocket costs will be before you decide to enroll. There are protections for you and your family. Insurance plans can't deny you coverage because of pre-existing or chronic conditions like cancer or diabetes.

### Get help with costs

When you use the Marketplace you may be able to get a tax credit to lower your monthly premiums and out-of-pocket costs. When you apply, you'll find out how much you can save. Most people who apply qualify for some kind of savings.

### Five things you can do to get ready to enroll

- 1. Visit [HealthCare.gov](http://HealthCare.gov).**  
Learn more about the Health Insurance Marketplace.
- 2. Ask if your employer offers health insurance.**  
If your employer doesn't offer health coverage, you can get coverage through the Marketplace or other sources.
- 3. Make a list of questions 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. Gather basic info about your household income.**  
You'll need income info, like the kind on your W-2, pay stubs or tax return.
- 5. Set your budget.**  
You'll need to figure out how much you're able to spend on premiums each month, and how much you want to pay out-of-pocket for prescriptions or medical services.

