



5



STEPS TO

**STAYING
COVERED**
THROUGH THE MARKETPLACE



Health Insurance Marketplace



It's time to review your health plan coverage and decide if you need to make changes for 2016.

Be sure to carefully read and review the letter your health plan sends you in the mail to see what changes they're making to your coverage for the coming year.

You have options during Open Enrollment. You can choose to stay in your current plan if it's still available. Or, you can enroll in a new plan during Open Enrollment from November 1, 2015 – January 31, 2016. Follow these 5 steps to stay covered.

REVIEW

PLANS CHANGE, PEOPLE CHANGE.

Plans offered through the Marketplace can change each year – things like premiums, cost-sharing, and coverage. You might have changed too – your income, household, health conditions, or prescriptions. Make sure your plan still meets your needs for the upcoming year. If it doesn't, now is the time to change plans.

Things to remember:

- ➔ Look for a letter in the mail from your health plan describing any plan changes.
- ➔ Read the letter and contact your health plan if you have questions.
- ➔ Write down important dates and information.

1. REVIEW

UPDATE

Starting November 1, visit HealthCare.gov and log into your Marketplace account to review your 2016 application. To help make this as easy as possible, we may have started it for you. Step through each page of your application and update your information. Things may have changed, like your income. **Even if none of your information has changed, you might be eligible for lower costs than last year, so it's important to take this step!** Next, submit your application. It's very important to take a look at your "Eligibility Results." This is where you'll see if you need to follow up with more documents or if your cost savings or eligibility have changed. You also can call the Marketplace Call Center at 1-800-318-2596 to review or make updates over the phone.

Things to consider:

- ⇒ Can't access your Marketplace account? Follow the steps on [HealthCare.gov](https://www.healthcare.gov) to reset your password.
- ⇒ If you don't update your information, like changes in your income, you might not get the right premium tax credit and cost-sharing reductions. Even a small change can affect what you qualify for, so make sure your information is up-to-date.
- ⇒ After you submit your application, check your "Eligibility Results" carefully. Even if none of your information changed, you might get different cost savings because of changes in the Marketplace.

2. UPDATE

COMPARE

After you look at your “Eligibility Results” on HealthCare.gov, you’ll see your “Enroll To-Do List.” Here’s where you can compare plans, costs, and benefits for 2016. **Taking the time to compare plans is important because new and more affordable plans may be available in your area this year.** If you want to stay in the same plan, select “Saved Plans” at the top of your plan results—you’ll find your current plan, if it’s still available for 2016. To compare plans, check the “Compare” box next to your saved plan. Or, call the Marketplace Call Center at 1-800-318-2596 for help.

When comparing plans, consider:

- ⇒ Are you happy with the changes to your current plan?
- ⇒ What will your benefits and costs be?
- ⇒ Are new options available? There may be plans available to you that weren't an option last year. Plans can change each year, and some of these changes could affect what doctors, pharmacies, and prescriptions you can use.

3. COMPARE

CHOOSE

Choose a health plan. You can choose your current plan if it's still available for 2016, or select a new one that better fits your needs.

Things to remember:

- ⇒ You can choose any plan available to you in your area in 2016, no matter what plan you had in 2015.
- ⇒ All 2016 Marketplace plans include all benefits and protections required by the health care law.
- ⇒ You can use any premium tax credits and cost-sharing reductions (if you qualify) only if you enroll in a Marketplace plan.

4. CHOOSE

ENROLL

After you enroll online or over the phone, contact your plan to confirm your enrollment. Make sure to keep paying your premium every month! You must do this to stay covered.

Things to remember:

- ⇒ If you want your health coverage to start January 1, 2016, you must enroll in a plan by **December 15, 2015**. Enrolling by this date will ensure you don't have a break in coverage.
- ⇒ You can change your plan selection any time during Open Enrollment, which ends January 31, 2016.
- ⇒ If you make updates and enroll in a new health plan between December 16, 2015 – January 15, 2016 your new coverage will start on February 1. If you make updates and enroll in a new health plan between January 16 – January 31, 2016, your new coverage will start March 1. Read the notice from your health plan to check when your coverage will start.

5. ENROLL

Complete all 5 Steps to get the best coverage for you. If you don't finish all of the steps before December 15, 2015, the Marketplace may enroll you automatically so you'll stay covered in 2016. But this coverage might not be your best option, and you could miss out on cost savings.

Even if the Marketplace enrolls you automatically, you can complete these steps anytime during Open Enrollment to switch to a different plan.

Need help? If you have questions or need help:

- ➔ Visit Localhelp.HealthCare.gov. You can find someone who can help you in person.
- ➔ Call the Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855-889-4325. The call is free.

Tell them you need help with the 5 Steps.



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