



## 7 things you can do to get ready now

1. **Learn about different types of health insurance.** Through the Marketplace, you'll be able to choose a health plan that gives you the right balance of costs and coverage.
2. **Make a list of questions you have 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?"
3. **Make sure you understand how insurance works, including deductibles, out-of-pocket maximums, copayments, etc.** You'll want to consider these details while you're shopping around. Visit [www.HealthCare.gov](http://www.HealthCare.gov) to learn more about how insurance works.
4. **Start gathering basic information about your household income.** Most people will qualify to get a break on costs, and you'll need income information to find out how much you're eligible for.
5. **Set your budget.** There will be different types of health plans to meet a variety of needs and budgets, and breaking them down by cost can help narrow your choices.
6. **Find out from your employer whether they plan to offer health insurance,** especially if you work for a small business.
7. **Explore current options.** You may be able to get help with insurance now, through existing programs or changes that are in effect already from the new health care law. Visit [www.HealthCare.gov](http://www.HealthCare.gov) for information about health insurance for adults up to age 26, children in families with limited incomes (CHIP), and Medicare for people who are over 65 or have disabilities.

Visit [www.HealthCare.gov](http://www.HealthCare.gov) to learn more about the Marketplace.



Scan for More Information



# About the Health Insurance Marketplace

## Better health insurance choices

When key parts of the health care law take effect in 2014, there'll be a new way to buy health insurance: the Health Insurance Marketplace. The Marketplace is designed to help you find health insurance that fits your budget, with less hassle.

Every health insurance plan in the new Marketplace will offer comprehensive coverage, from doctors to medications to hospital visits. You can compare all your insurance options based on price, benefits, quality, and other features that may be important to you, in plain language that makes sense.

You'll know you're getting a quality health plan at a reasonable price, because there's nothing buried in the fine print.

## Insurance plans run by private companies

When you shop at the Marketplace, everything you need is laid out for you. All your costs are stated up front, so you'll get a clear picture of what you're paying and what you're getting before you make a choice.

Under the health care law, there will also be new protections for you and your family. Health insurance companies can't refuse to cover you or charge you more just because you have a chronic or pre-existing condition, and they can't charge more for women than for men.

## Watch for more information in October 2013

Starting on October 1<sup>st</sup>, you'll be able to get information about all the plans available in your area. You'll be able to enroll yourself and your family, directly through the website, or call a toll-free phone hotline.

If you're having difficulty finding a plan that meets your needs and budget, there'll be people available to give you personalized help with your choices. These helpers aren't associated with any particular plan, and they aren't on any type of commission, so the help they give you will be completely unbiased.

Coverage via the Marketplace starts in January 2014.

## 3 things to know about the Health Insurance Marketplace

- 1. It's an easier way to shop for health insurance.**  
The Health Insurance Marketplace simplifies your search for health insurance by gathering all your options in one place. One application, one time, and you and your family can explore every qualified insurance plan in your area, along with any free or low-cost insurance programs you may qualify for.
- 2. Most people will be able to get a break on costs.**  
Programs that lower costs are available for almost everyone. You may be eligible for a free or low cost plan, or a new kind of tax credit that lowers your monthly premiums right away. New rules and expanded programs mean that even working families can get help paying for health insurance at the Marketplace.
- 3. Gives you control over your options with clear, apples-to-apples comparisons.**  
All health insurance plans in the Marketplace present their price and benefit information in simple terms you can understand, so you don't have to guess about your costs. You get a clear picture of what you're paying and what you're getting, before you make a choice.

