

# What You Need To Know About

# The Health Insurance Marketplace

champaign  
county  
HEALTH CARE  
CONSUMERS



The health care law (Affordable Care Act) expands health insurance coverage to millions of Americans. Starting October 1, 2013 you can apply and enroll in health insurance coverage through the Health Insurance Marketplace. Health coverage starts as early as January 1, 2014. The Marketplace is for you if you are uninsured, underinsured, have an individual plan, or are a dependent on someone else's plan.

## Through the Marketplace:

- ✓ There will be **new, affordable insurance options** available.
- ✓ **Financial help is available** so you can find a plan that fits your budget.
- ✓ Insurance companies **cannot deny you coverage because of a pre-existing condition** and they **cannot charge you more** because of your health or if you are a woman.
- ✓ All insurance plans will have to cover doctor visits, hospitalizations, maternity care, emergency room care, and prescriptions.

## Marketplace Website

[www.healthcare.gov](http://www.healthcare.gov)

## 24/7 Call Center

1 (800) 318-2596

TTY: 1 (855) 889-4325

You can call the 24/7 Call Center to find in-person assistance.

## Important Dates

### Open Enrollment Period

October 1, 2013 - March 31, 2014

### Coverage Begins As Early As

January 1, 2014

## Questions? Problems?

Call CCHCC at (217) 352-6533

## 4 Steps To Enrollment



### Get ready.

Think about your health care needs, gather your financial documents, set your budget, and write down your questions.

Go to [healthcare.gov](http://healthcare.gov) to get more information.

### Apply.

Starting October 1, 2013 you can enter information about you and your family, including income and more.

Apply online at [healthcare.gov](http://healthcare.gov) or call 1 (800) 318-2596 for help.

### Pick a plan.

Next, you will see the plans and programs you are eligible for and compare them side-by-side.

You will also see what financial assistance is available to you.

### Enroll.

Choose the plan that meets your needs and enroll!

Coverage starts as early as January 1, 2014.

*Graphic from [healthcare.gov](http://healthcare.gov)*

## Champaign County Health Care Consumers

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