

Get Affordable Health Coverage for You and Your Family: Marketplace Open Enrollment Season is Here!

The Health Insurance Marketplace ([Healthcare.gov](https://www.healthcare.gov) or [CuidadodeSalud.gov](https://www.CuidadodeSalud.gov)) is open for business! The 2023 Open Enrollment Period runs from **November 1, 2022 to January 15, 2023.**

How much do plans cost?

Thanks to new laws, Marketplace health insurance is more affordable and accessible than ever before. Most people who currently have a Marketplace plan will see a much lower bill, and people who may have earned too much to get financial help in the past will now be eligible for the first time.

Generally, if your household income is 100% to 400% of the federal poverty level, you will qualify for financial help to make your coverage more affordable. Many lower-income families will pay no premiums.

The best way to make sure you have a 2023 plan that offers all the savings you qualify for is to view all your 2023 plan options on the Marketplace.

What is included in a Marketplace plan?

Free preventive care: All plans at HealthCare.gov cover free preventive care, including check-ups, vaccinations, reproductive health care, cancer screenings, and more.

Other major benefits: All plans also include hospitalization, emergency services, maternity and newborn care, mental health and substance use disorder services, and prescription drug coverage.

Protections for people with pre-existing conditions: All plans provide coverage for people with pre-existing conditions and cannot charge higher premiums because of a person's health status.



If I sign up for a plan, when does my coverage start?

If you enroll in a health insurance plan by December 15, 2022, your new health coverage starts January 1, 2023. If you sign up after December 15, 2022, your coverage will begin on February 1, 2023. (If you live in a state that runs its own health insurance marketplace, visit their [website](#) to see if different dates apply).



How does Healthcare.gov work?

- You will need to set up an account on the website and provide some basic information about your family size, household income, proof of residency, and residency status.
- Based on this information, you will see how much financial assistance is available to you to make insurance more affordable. Based on your information, the system will also tell you if anyone in your family qualifies for Medicaid.
- The website will show you the health plans available in your state that you can choose from (if your state runs its own insurance marketplace, the website will connect you to it.)
- An out-of-pocket cost estimator will help you estimate your total costs for the year including premiums, deductibles, and co-pays. There are doctor and prescription drug look-up tools so you can find out which plans cover your doctors and prescriptions.

What assistance is available to me when I enroll in Marketplace coverage?

If you need help enrolling in a plan or want to talk through your options with a trained professional, free expert help is available.

- **Make an Appointment:** You can enter your ZIP code at the [Get Covered America Connector](#) to make an appointment with an enrollment specialist.
- **Find In-Person Help:** You can find free and confidential local help in your community by visiting: [LocalHelp.HealthCare.gov](#).
- **By Phone:** Marketplace call center representatives are available to help 24 hours a day, seven days a week (excluding federal holidays) at 1-800-318-2596. TTY users should call 1-855-889-4325. Assistance is available in many languages.

**Don't Delay!
Enroll Today!**

Remember: You can sign up for Medicaid and the Children's Health Insurance Program (CHIP) any time of the year, based on eligibility. Learn more about signing up for Medicaid and CHIP at [medicaid.gov](#).