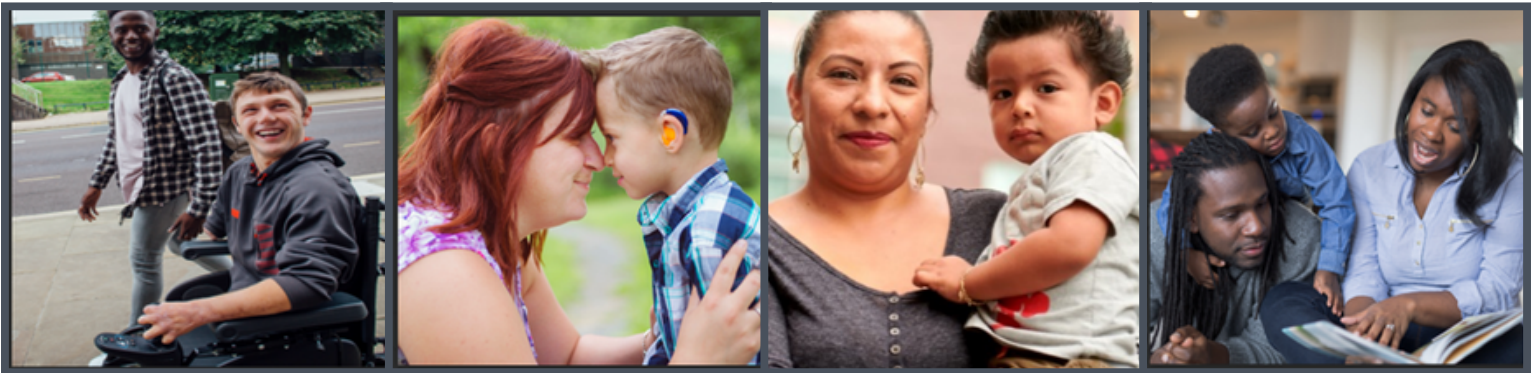


Get Affordable Health Coverage for You and Your Family:

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! Open Enrollment season runs from **November 1, 2023 to January 15, 2024.**



Association of Maternal & Child Health Programs

November 2023

How much do plans cost?

Marketplace health insurance is more affordable and accessible than ever before. 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 families with low incomes will pay no premiums. The best way to make sure you have a 2024 plan that offers all the savings you qualify for is to view your plan options on [Healthcare.gov](https://www.healthcare.gov).

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

If you enroll in a health insurance plan by December 15, 2023, your new health coverage starts January 1, 2024. If you sign up after December 15, 2023, your coverage will begin on February 1, 2024. If you live in a state that runs its own health insurance marketplace, visit their [website](#) to see if different dates apply.

How does Marketplace open enrollment affect people who lost Medicaid coverage in 2023?

If you or a family member lost Medicaid coverage in the renewal process, the Marketplace is a great source of new, affordable coverage. And people who have lost Medicaid are eligible for a special enrollment period, which allows you to select a plan from now through July 31, 2024.

What is included in a Marketplace plan?

- **Free preventive care:** All plans on [Healthcare.gov](https://www.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.

How does [Healthcare.gov](https://www.healthcare.gov) work?

- You will need to set up an account on the [website](https://www.healthcare.gov) and provide some basic information about your family size, household income, and residency status.
- Based on this information, you will see how much financial assistance is available to you. 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](https://www.healthcare.gov) 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 plans that cover your doctors and prescriptions.

What assistance is available 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. Assistance is available in many languages.

- **In-Person:** You can find free and confidential local help in your community by visiting: [LocalHelp.HealthCare.gov](https://www.localhelp.healthcare.gov).
- **By Phone:** 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.

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](https://www.medicaid.gov).