

Find Your Way Around the

Health Insurance Marketplace



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By Phone

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Everyone Needs Coverage



No one plans to get sick or injured. Having health coverage protects both your health and your wallet. With coverage, you won't have to wonder if your insurance will pay for your care when you need it most.

There is a new, easier way to find and select a health plan that's right for you and your family – and you might be able to get help covering some of the costs. If you are uninsured or looking for health coverage, you can find the information you need all in one place: the Health Insurance Marketplace.

As part of the health care law, every state will have a Health Insurance Marketplace where people looking for coverage can go online to shop for health insurance. Think of it as an online shopping mall for health insurance. The Health Insurance Marketplace makes it easier to find health plans in your state and choose the one that is best for you and your family. Just follow these simple steps:



1. CONNECT

Starting October 1, 2013, you can go to the Health Insurance Marketplace website and view the plans that are available in your state. You can review each plan, see costs and what's covered – so you can make an informed decision.

If you need help signing up, finding or buying a plan, all you have to do is ask. You can have your questions answered online, by phone or in person.



2. COMPARE

All plans are listed in one place, so you can make side-by-side comparisons of the benefits and prices. And because plans are required to describe what's included in simple language, there's no guesswork about what's covered.

Every plan is required to cover important benefits including doctor visits, hospital care, emergency care, prescriptions, preventive care and more.



3. CHOOSE

After you've reviewed your options, you will be able to choose the health plan that works for you, and sign up on the spot.

Also, for the first time, there's financial help to pay for health insurance. In fact, many people who buy their plan in the Marketplace will get help covering the costs. For example, a family of four earning less than \$94,200 a year may be able to get financial help. Low-cost or free plans are also available, depending on your income.



4. COVERED

Now you can rest easy knowing you and your family are protected. You won't be denied coverage if you have a pre-existing condition like asthma, diabetes, high blood pressure or even cancer, and your coverage can't be cut off or cancelled if you get sick. You can be confident that your health plan will be there for you when you need it.

Remember, starting in 2014, everyone is required to have health coverage either through your employer, Medicare, state health programs or through the Marketplace.

If you don't have health coverage, you may have to pay a penalty. There are some exceptions, including people with a very low income.

Get More Details

AARP has developed Health Law Answers – an easy-to-use online tool to help you understand how the health law works for you and your family and point you to resources in your state.

Check it out at HealthLawAnswers.org