

Do you have health insurance?

If you do, you can help point others to affordable coverage.
If you don't, there's a new way to shop for insurance that suits your health needs – and your budget.

Alabama Arise wants you to know about this great new opportunity for uninsured Alabamians. It's called the **Health Insurance Marketplace**. **Open Enrollment is Nov. 1, 2015, through Jan. 31, 2016.**



At the Marketplace, you can . . .

- Compare and shop for health plans you can trust.
- Get premium discounts that make coverage affordable.
- Sign up for coverage that meets your needs – or change plans.
- Update personal info for your existing Marketplace plan.

Enroll on your own or get help . . .



- Go online to ***healthcare.gov*** and follow the easy instructions.
- Call the toll-free helpline at **1-800-318-2596** any time (TTY 1-855-889-4325).
- Do a search for “Find Local Help” at ***healthcare.gov***
- Ask the helpline about enrollment helpers in your community.
- Many public libraries offer computer access, as well as paper applications.

See other side for information you'll need when you enroll.

Get ready to enroll

Before you start the enrollment process, gather the basic information you'll need for every member of your household who needs coverage:

- Social Security numbers
- Employer and income information (pay stubs or tax returns)
- Current health policy numbers (if any)

And review basic insurance terms like:

co-pay – the amount an insured person pays for each doctor visit, procedure or prescription.

deductible – the total amount an insured person has to pay in one year before the insurance starts paying.

premium – the amount you pay each month for health insurance coverage.