



Do You Need Health Coverage? Resources are available to help you find and enroll in health insurance.

If you need health insurance, you may be able to purchase it through the health insurance marketplace. Even if you are young and healthy, it is important that you get health insurance. Health insurance gives you the peace of mind of knowing that you will be covered and be able to afford your medical expenses if you have an accident or get sick. Depending on your income, family size, and a few other factors, you may qualify for financial assistance that will lower your premium and cost sharing.

This brief list will provide information and useful links to resources that can help you obtain coverage that is right for you and your family.

Resources for Patients:

Find help online: Open enrollment in the federal government-run health insurance marketplace begins on November 1, 2023 and ends on January 15, 2024. State-run marketplaces may have a longer open enrollment period. Individuals who have a qualifying life event (such as the birth of a child, marriage, divorce, or employment change) or were unable to enroll in the marketplace during open enrollment due to certain complex situations (such as an enrollment website error) may be granted a special enrollment period. Those who are eligible for Medicaid may enroll at any time throughout the year.

Visit <https://www.healthcare.gov/> for more information about your state's health insurance marketplace and enrollment periods.

Spanish language website: <https://www.cuidadodesalud.gov/es/>

Speak with someone over the phone: The health insurance marketplace operates a toll-free call center for questions about the exchange. The service is available 24 hours a day, 7 days a week, except holidays, at 1-800-318-2596 (TTY: 1-855-889-4325).

Get help in person: Certified application counselors and agents/brokers are available to help you understand and choose among the health insurance plans available to you. Find a local health insurance resource here: <https://localhelp.healthcare.gov/#/>

Community health centers also provide outreach and enrollment assistance. Find the community health center nearest you: <http://findahealthcenter.hrsa.gov/>