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 list provides information and useful links to resources that can help you obtain coverage that is right for you and your family.

Find help online: Open enrollment in the federal government-run health insurance marketplace begins on November 1 and ends on January 15. Some states operate their own health insurance marketplaces and may have different open enrollment periods. 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/

You may be able to enroll outside of open enrollment if you have a qualifying life event, like the birth of a child or marriage. Visit https://www.healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period/ to learn more about Special Enrollment Periods.

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/