American College of Physicians
Leading Internal Medicine, Improving Lives

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

If you need health insurance you may be able to purchase it through the state's health insurance marketplace and may be eligible for financial assistance to help with premiums and out-of-pocket costs. 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 more 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 health coverage tax credits.

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 health insurance marketplace begins on November 1, 2021 and ends on January 15, 2022. 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://pennie.com/ 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: Pennsylvania's health insurance marketplace has a call center staffed by health insurance experts to provide information and help answer questions at 1-844-844-8040.

Get help in person: Pennsylvania has certified health insurance navigators who are trained to help you understand and choose among the health insurance plans available to you. Find a local organization with certified navigators 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/