



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

Since implementation of the individual mandate in 2014, most individuals have to pay a fine if they don't have 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, 2017 and ends on December 15, 2017. 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 <http://www.healthcare.gov> for more information about your state's health insurance marketplace and enrollment periods.

More information and to find out if you qualify for a special enrollment period can be found at <https://www.healthcare.gov/how-can-i-get-coverage-outside-of-open-enrollment/> or by calling 1-800-318-2596 (TTY: 1-855-889-4325).

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

Speak with someone over the phone: West Virginia's health insurance marketplace has a call center staffed by health insurance experts to provide information and help answer questions 24 hours a day, 7 days a week at 1-800-318-2596 (TTY: 1-855-889-4325).

Get help in person: West Virginia 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/>