

How to Apply for and Use Health Insurance Through the Affordable Care Act Marketplace

You can enroll for health insurance online or **over the phone.**

Go online to www.healthcare.gov or call the number on the back of this fact sheet for help.

Assistance is available in your language.

When can I enroll?

You can only enroll in ACA marketplace health insurance at certain times of the year.

Everyone can enroll during a period called “open enrollment,” which is between **November 1 and January 15.** If you enroll by December 15, your health insurance coverage begins January 1 – so sign up as soon as possible.

During other times of the year, you may still be able to enroll if circumstances in your life change—for example, if you move or get married. Call the number to find out if you qualify!



What should I bring?

To enroll in health insurance, you need all of the following:

- ✓ A document to prove your immigration status. This includes: a green card, refugee document, visa, or employment authorization.
- ✓ A document to prove your income. This includes: your most recent pay stub, past tax form, or a letter proving that you receive unemployment benefits.
- ✓ Your address
- ✓ Your company's contact information, if you have it.
- ✓ Any information about your current health insurance, if you have it.

If you want to enroll your family in health insurance, you will need this information for them, too.

I just enrolled. Where can I use my insurance?

You use your health insurance when you go to the doctor or visit a health clinic. But not all doctors accept all types of health insurance. Ask if the doctor accepts your health insurance when you call to make an appointment. If they don't accept your health insurance, you will likely need to pay the full cost of the visit.

How do I pay for my health insurance?

There are 3 important things to know!

1. Each month you pay a fixed amount.

→ This is called the “premium.”

A low premium is a low monthly payment for your health insurance.

2. Each time you go to the doctor, you also pay a small, fixed amount--usually around \$20 - 25.

→ This is called a “co-pay.”

3. When you go to the doctor or hospital, you may have to pay a certain amount before insurance pays for the rest of your medical care.

→ This amount is called a “deductible.”

Different plans have different options. Call the number on the back for help choosing the best option for you and your family.

IMPORTANT

Having ACA marketplace insurance or Medicaid and receiving financial support **does not** affect your ability to become a Lawful Permanent Resident or U.S. citizen under public charge.

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Go to www.healthcare.gov or call 1-800-318-2596
Assistance is available in your language.

