

The Affordable Care Act (ACA) Marketplace



The Affordable Care Act (ACA) health insurance marketplace is an option if you can't get an employer-sponsored health insurance plan.

ACA health plans, sometimes called Obamacare, offer comprehensive coverage. They are also the only type of health insurance with premium tax credits that **reduce the cost of health insurance**, if you qualify.

WHO QUALIFIES?

The ACA set up the Marketplace which lets people compare health plans offered by private health insurance companies. The health insurance Marketplace is an easy way for people to find health insurance plans available in their area.

To be eligible to enroll in health coverage through the Marketplace, you must:

- Live in the United States (U.S.)
- Be a U.S. citizen or national, or be a lawfully present non-citizen in the U.S.
- Not be incarcerated

HEALTH INSURANCE MARKETPLACE

In most states, the federal government runs the Marketplace (sometimes known as the "exchange") for individuals and families. On the web, it's found at **HealthCare.gov**.

You simply enter your ZIP code, household income and family size. The Marketplace lets you compare plans and subsidies available in your area.

Some states, including **Michigan**, operate their own Marketplaces. You may access them by entering your information at HealthCare.gov.

IMPORTANT DATES

Last day to enroll in or change plans for coverage to start January 1
December 15

Open Enrollment ends – last day to enroll in or change health plans for the year
January 15

November 1

January 1

February 1

Open Enrollment starts for the next plan year – first day you can enroll in, renew, or change health plans through the Marketplace

Coverage starts for those who enroll in or change plans by December 15 and pay their first premium

Coverage starts for those who enroll in or change plans December 16 through January 16 and pay their first premium

Certain changes in your life allow you to enroll in health insurance at any time:

- Loss of coverage
- Changes in household (divorce, birth, death)
- Changes in residence
- Other events (change in income, becoming a U.S. citizen, leaving incarceration, etc.)

You can apply for coverage any way that works for you:

- Online
- By phone
- With the help of family/community
- Through an agent, broker, or partner websites
- With a paper application