



# STAYING COVERED THROUGH THE MARKETPLACE

Now that you have health coverage through the Marketplace, it's time to review your plan and decide if you need to make changes for 2016. Every fall, your health insurance company sends you a letter explaining changes to premiums and benefits for the coming year.

You can choose to stay in your current plan (as long as it's still offered) or make changes. If you don't take action by **December 15, 2015**, you could miss out on better deals and cost savings.

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**REVIEW** **PLANS CHANGE, PEOPLE CHANGE.** Every year, insurance companies can make changes to premiums, cost-sharing, or the benefits and services they provide. Review your plan's 2015 coverage to make sure it still meets your needs and you're getting the best plan for you.

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**UPDATE** Starting November 1, visit [HealthCare.gov](http://HealthCare.gov) and log into your Marketplace account. Answer a few questions to get to your 2016 application – it will be pre-filled with your latest information from 2015. Step through each page of your application and make changes if you need to. This is important – even if none of your information has changed, you might be eligible for lower costs than last year! You also can call the Marketplace Call Center at 1-800-318-2596 to review or make updates over the phone.

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**COMPARE** Log into your Marketplace account and follow the “Enroll To Do List” on [HealthCare.gov](http://HealthCare.gov) to compare 2016 plan costs and benefits. New and more affordable plans may be available in your area this year. If you decide to stay in your current plan, follow the directions to search by that plan's 14-digit ID – you can find the ID on the letter from your plan. Or, call the Marketplace Call Center at 1-800-318-2596 for help.

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**CHOOSE** Choose a health plan for 2016. You can keep the same plan (as long as it's still offered) or select a new one that better fits your needs. If you want to stay enrolled in your 2015 plan, use the plan ID in the letter you get from your health plan.

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**ENROLL** Stay covered for 2016! Contact your plan to confirm your enrollment. Make sure to pay your premium.

## STEP 1 Review - Things to remember:

- Look for a letter in the mail from your health plan describing any plan changes.
- Read the letter, and contact your health plan if you have questions.
- Write down important dates and information from the letter - like **December 15**, and your 14-digit plan ID.

## STEP 2 Update - Things to consider:

- Can't access your Marketplace account? Follow the steps on the screen to reset your password.
- Did any of your income, household, or personal information change? Even a small change can affect your premium tax credits and cost-sharing reductions, so make sure your information is up-to-date.
- After you submit your 2016 application, check your eligibility results carefully. Even if none of your information changed, you might get different cost savings because of changes in the Marketplace.

## STEP 3 Compare - When comparing plans, consider:

- Are there more affordable plans available to you that weren't an option last year?
- Are you happy with the changes to your current plan?
- Are your current doctors in the plan's network?
- Will your prescriptions be covered?
- What will your benefits and costs be?

## STEP 4 Choose - Things to remember:

- You can choose any plan available to you in your area in 2016, no matter what kind of coverage you had in 2015.
- All 2015 Marketplace plans include all benefits and protections required by the health care law.
- You can use any premium tax credits and cost-sharing reductions (if you qualify) only if you enroll in a plan through the Marketplace.

## STEP 5 Enroll - Things to remember:

- For health coverage starting January 1, 2016, you must enroll in a plan by **December 15, 2015**.
- If you want to change 2016 plans after December 15, 2015, you can do that any time during Open Enrollment, which continues through January 31, 2015.
- If you make updates and enroll in a new health plan after December 15, 2015, your coverage won't start on January 1. Read the notice from your health plan to check when your coverage will start.

**Complete all 5 Steps** to finish enrolling in a health plan, even if you want to stay in the same plan.

This is important to get the coverage you want and the most cost savings that you're eligible for. If you don't finish all of the steps by December 15, we'll try to enroll you automatically so you stay covered. But this coverage might not be your best option for 2016 and you could miss out on cost savings.

If you have questions or need to find someone who can help you in person, we can help. Find local help at:

[Localhelp.healthcare.gov/](http://Localhelp.healthcare.gov/)

The Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855-889-4325. The call is free.

Tell them you need help with the 5 Steps.

