

# Frequently Asked Questions



## What is HealthCare.gov?

- [HealthCare.gov](#) is an easy to use website for people looking for affordable health care coverage that fits their budgets and needs. The 39 states on the federal exchange use HealthCare.gov.
- Spanish speaking consumers should visit [CuidadoDeSalud.gov](#).
- HealthCare.gov makes it easy to shop and compare the plans available in your area.
- You can compare plan benefits and coverage prices and find out if you qualify for financial assistance.
- HealthCare.gov has information on how enrollment works and what benefits are available, as well as videos and checklists to help people learn about their options and the steps they need to take to get covered.

## Why is it important to get covered?

- No one plans to get sick or hurt, but it happens. Health insurance from HealthCare.gov protects you and your family members from the unexpected.
- All plans at HealthCare.gov cover free preventive care with no co-pay. This means free check-ups, and more.
- All plans at HealthCare.gov also cover guaranteed essential benefits such as prescription drugs, maternity care, doctors' visits and more.
- No one can be denied coverage because of a pre-existing condition like high blood pressure or asthma. No American has to worry that losing a job will mean that he or she won't qualify for health coverage.
- With health insurance, insured Americans won't be forced to put off a check-up or worry about going broke if they get sick.

## Who can enroll in a health insurance plan through HealthCare.gov?

- If you don't have health insurance through your job, Medicare, Medicaid or another source, HealthCare.gov helps you find and enroll in a plan that fits your budget and meets your needs.

## How can people enroll in coverage?

- Getting covered is easier than ever. Every year, the process of signing up for coverage gets simpler. You can even apply on your cell phone. It only takes about 10 minutes to submit an application.
- There are many ways to select a health plan and enroll.
  - You can visit [HealthCare.gov](#) and sign up for coverage online.
  - If you have questions about signing up or want to talk through your options with a trained professional, free and confidential assistance is just a call or click away. You can call the Marketplace Call Center at 1-800- 318-2596 or find local, in-person help by visiting [LocalHelp.HealthCare.gov](#).
  - You can also schedule an appointment with an expert who can answer questions and help you sign up. [Make an appointment here](#).

## When does Open Enrollment begin? What's the deadline to sign up?

- Open Enrollment for signing up for 2018 health insurance through HealthCare.gov begins November 1, 2017 and ends on December 15, 2017.
- If you want coverage in 2018, you must sign up by December 15.
- Consumers with existing marketplace coverage should come back to shop and review their coverage options by December 15, 2017 as new, better and more affordable plans may be available for them in 2018.
- The final deadline to enroll for 2018 coverage is December 15, 2017.

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## How many people have signed up for health insurance under the Affordable Care Act so far?

- Millions of Americans have signed up for coverage through HealthCare.gov. They are benefiting from the peace of mind that comes with having quality coverage at a price they can afford.
- More than 12 million signed up for coverage during the last Open Enrollment.

## How can consumers get help if they have questions?

- Free tools on HealthCare.gov and personal assistance on the ground in communities across the nation are available to make sure you feel confident that you've picked the right plan for you and your family.
- If you have questions about signing up or want to talk through your options with a trained professional, free and confidential assistance is just a call or click away.
  - **Online:** Information is available at [HealthCare.gov](http://HealthCare.gov) or [CuidadoDeSalud.gov](http://CuidadoDeSalud.gov).
  - **By Phone:** Marketplace call center representatives are available to help all day, every day at 1-800-318-2596. TTY users should call 1-855-889-4325. Assistance is available in many languages. The call is free.
  - **In Person:** Consumers can find free and confidential local help in their communities by visiting: [LocalHelp.HealthCare.gov](http://LocalHelp.HealthCare.gov) or you can make an appointment with the [Get Covered America Connector](http://GetCoveredAmericaConnector.com).

## Is it true that people will have to pay a fee if they don't have health insurance in 2018?

- Having health insurance is the law so if you choose not to buy health insurance this year, you may need to pay a tax penalty of \$695 or more.
- 8 out of 10 people who purchase health insurance through HealthCare.gov qualify for financial assistance to help lower the cost of their premium.

## Won't the law be repealed soon?

- The Affordable Care Act is the law. While there has been a lot of talk about repeal, nothing has changed. You still must have health coverage or risk paying a penalty of \$695. On November 1, you will still be able to visit HealthCare.gov and sign up for affordable coverage. You can still get financial help to lower your premiums and deductibles. And all of the plans must cover essential health benefits that keep you healthy and are there in case you have an accident or get sick.
- When you sign up for health coverage during Open Enrollment, you are guaranteed a year of coverage with your insurance company so long as you keep paying your premiums.

## What about the executive order that President Trump signed - what does that mean for coverage?

- Nothing has changed. If you're signing up for coverage for the first time or re-enrolling for coverage, you'll have the same consumer protections and can get financial help that makes coverage more affordable.
- Even though insurance companies may have increased rates, the tax credit you receive increases too so you won't have to pay any more for your coverage.
- It's important that people come back in shop - if you don't receive a tax credit to lower your monthly premiums, there may be a plan that still meets your needs but saves you money.