

# NEED HEALTH INSURANCE?

## HERE ARE THE 5 FACTS YOU NEED TO KNOW:

- 1** Open enrollment on the health care marketplace **begins on November 1 and lasts until December 15** on HealthCare.gov. **Beat the rush and sign up early.**
- 2** No matter if this is your first time getting covered or you are returning to shop and save, **you must take action by December 15.**
- 3** Those who choose to go without health insurance may have to pay a penalty. **There is a minimum penalty of \$695 for not having health insurance.**
- 4** Coverage could be more affordable than you think - and there is a possibility to receive financial help. **Last year, 8 in 10 people qualified for financial help** - for most people, that meant they could find premiums **between \$50 and \$100 per month.**
- 5** Free help is available. If you have questions about signing up or want to talk through your options with a trained professional, **free help is just a call or click away.** Call **1-800-318-2596** or visit **<http://localhelp.healthcare.gov>.**

**ENROLL AT HEALTHCARE.GOV.**

**THEN, HELP OTHER AMERICANS GET COVERED BY SPREADING THE WORD:**



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