THE HEALTH INSURANCE MARKETPLACE IS NOW OPEN

Health care for those uninsured and for those who need a better deal on their insurance.

Understanding your options

A new marketplace opens up to Americans who want to purchase health insurance. The marketplace is a one-stop online or telephone location where you can find information about all the health plans available in your area, compare them and make an informed decision on which plan is best for your family.

The marketplace is open now. You can enroll in coverage through March 31, 2014, for coverage that begins in January 2014.

More Affordable Coverage

If you are not eligible for Medicaid, you may qualify for a tax credit that helps you afford health insurance. Tax credits are available to help people pay for coverage in the marketplace. Tax credits are based on income and vary depending on the plan you choose.

If you are applying for marketplace coverage, you can see if you qualify for a tax credit by going to www.healthcare.gov. If you qualify for a tax credit, you will use that to go through the marketplace and purchase your health insurance.

Consumer Rights and Protections

In the past, insurance companies could take away coverage or charge exorbitant rates for people with pre-existing conditions. You can now purchase coverage that is affordable, legal and high-quality.

More details on Consumer Rights and Protections can be found at www.healthcare.gov.

Better Access to Care

The reform law creates health insurance reforms that work for you. It means that if your health insurance company is unreasonable in denying you coverage, you can turn to a dispute resolution process.

More details on Better Access to Care can be found at www.healthcare.gov.

Strengthening Medicare

The health reform law strengthens Medicare by helping seniors and people with disabilities get the care they need. Medicare will make Medicare prescription drug plans more predictable so seniors can afford their medications. It also provides payments to keep doctors in Medicare.

More details on Strengthening Medicare can be found at www.healthcare.gov.