

5 Steps to Staying Covered through the Marketplace

During Open Enrollment (November 1 – January 15), decide if you need to make changes to your health coverage for the new plan year.

Follow these 5 steps to stay covered:

 <p>1 Review</p>	 <p>2 Update</p>	 <p>3 Compare</p>	 <p>4 Pick</p>	 <p>5 Enroll</p>
<p>Review the letters your insurance company and the Marketplace send you. You should get them by November 1. Check what changes they're making to your coverage for the new plan year.</p>	<p>Starting November 1, update your Marketplace application on HealthCare.gov. Even if your information hasn't changed, you may qualify for lower costs than last year.</p>	<p>Compare this year's plan to what's available for the new year. You may find plans with coverage and costs that better meet your needs — especially if you have income or household changes.</p>	<p>You can keep your current plan if it's still available for next year, or pick a new one.</p>	<p>Enroll by December 15 for coverage to start January 1. Open Enrollment ends January 15. After this date, you can enroll in or change plans only if you qualify for a Special Enrollment Period.</p>

To learn more, visit [HealthCare.gov/keep-or-change-plan](https://www.healthcare.gov/keep-or-change-plan).

You have the right to get your information in an accessible format, like large print, braille, or audio.

You also have the right to file a complaint if you feel you've been discriminated against.

Visit [CMS.gov/About-CMS/Web-Policies-Important-Links/Accessibility-Nondiscrimination-Disabilities-Notice](https://www.cms.gov/About-CMS/Web-Policies-Important-Links/Accessibility-Nondiscrimination-Disabilities-Notice)

or call 1-800-318-2596. TTY users can call 1-855-889-4325.

Health Insurance Marketplace

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