

Frequently Asked Questions Regarding the Health Insurance Marketplace

1) I'm uninsured. Am I required to get health insurance?

No, but it's strongly encouraged. Prior to 1/1/19, everyone was required to have health insurance coverage or else pay a tax penalty. Beginning 1/1/19, this penalty called the individual responsibility requirement no longer applies.

2) What is the Health Insurance Marketplace?

The Health Insurance Marketplace (also known as the Exchange) is an organization set up to create more organized and competitive markets for buying health insurance. It offers a choice of different health plans, certifying plans that participate and providing information to help consumers better understand their options. Through the Marketplace, individuals and families will be able to shop for coverage if they need to buy health insurance on their own. Premium and cost sharing subsidies will be available through the Marketplace to reduce the cost of coverage for individuals and families, based on their income. Individuals and families with very low incomes will also be able to find out at the Marketplace if they are eligible for coverage through Medicaid and CHIP.

3) Who can buy coverage in the Marketplace?

Most people can shop for coverage in the Marketplace. To be eligible you must live in the state where your Marketplace is, you must be a citizen of the U.S. or be lawfully present in the U.S., and you must not currently be incarcerated.

Not everybody who is eligible to purchase coverage in the Marketplace will be eligible for subsidies, however. To qualify for subsidies (also called premium tax credits) people will have to meet additional requirements having to do with their income and their eligibility for other coverage.

4) When can I enroll in health plan coverage through the Marketplace?

For 2019 coverage, the Open Enrollment period begins November 1, 2018 and ends on December 15, 2018. Once the Open Enrollment period is over, individuals and families will not be able to enroll in Marketplace health plans until the next Open Enrollment period. However, if you experience certain changes in circumstances during the year, you will have a special 60 day opportunity to enroll in Marketplace health plans, outside of the Open Enrollment period.

5) What health plans are offered through the Marketplace?

All health plans offered through the Marketplace must meet the requirements of “qualified health plans.” This means they will cover essential health benefits, limit the amount of cost sharing (such as deductibles and co-pays) for covered benefits, and satisfy all other consumer protections required under the Affordable Care Act.

Health plans may vary somewhat in the benefits they cover. Health plans also will vary based on the level of cost sharing required. Plans will be labeled Bronze, Silver, Gold, and Platinum to indicate the overall amount of cost sharing they require. Bronze plans will have the highest deductibles and other cost sharing, while Platinum plans will have the lowest. Health plans will also vary based on the networks of hospitals and other health care providers they offer. Some plans will require you to get all non-emergency care in-network, while others will provide some coverage when you receive out-of-network care.

6) How can I apply to the Health Insurance Marketplace?

There are 4 ways to apply to the Health Insurance Marketplace

**If you apply
this way...**

You’ll do this

Online

Get started: Visit the [Get Coverage page](#), select your state, and take your next steps.

By Phone

A customer service representative helps you fill out an application, review your choices immediately, and enroll in coverage.

There are 4 ways to apply to the Health Insurance Marketplace

**If you apply
this way...**

You'll do this

Get started: Contact the [Marketplace Call Center](#) at 1-800-318-2596. They are open 24 hours a day, 7 days a week.

With In-
Person Help

Trained people in your community — like Navigators, assisters, agents, and brokers — help you fill out an application and enroll in coverage.

Get started: [Enter your ZIP code](#) to see a list of groups and people near you.

By Mail

Fill out and mail in a paper application. You'll get eligibility results in the mail within 2 weeks. Create an online account or use the Marketplace Call Center to enroll.

Get started: Download a [2016 Marketplace application \(PDF\)](#) and [instructions \(PDF\)](#).

7) Are there additional local resources to help me decide what coverage is best for me?

Yes, you may also contact Covering Florida to get assistance.

Online	coveringflorida.org
Email	Info@CoveringFlorida.org
Phone	(877)813---9115