## Health Insurance Protects Your Health and Your Wallet.

Four out of five people qualify for financial help at <a href="https://www.Healthcare.gov">www.Healthcare.gov</a>







## You can apply for coverage four different ways



Online www.healthcare.gov



**By Phone** 1-800-318-2596 or 1-855-889-4325 (TTY)



Paper Application
Download a paper
application from
www.healthcare.gov



In-Person Help localhelp.healthcare.gov

If you need help picking the right plan for you, you can find free in-person help by visiting <u>localhelp.healthcare.gov</u>.

## You can also buy plans outside of healthcare.gov

Visit insurance.pa.gov and check out the Consumer's Checkbook plan comparison tool.

You can also use a broker or health insurance company website to shop, but be careful:

- Make sure the plan you select is considered minimum essential coverage so you don't have to pay a penalty
- Make sure the plan covers your medical needs
- New plans should cover certain preventive services, like shots and screening tests, at no cost to you.
- You should not be charged a fee to enroll

Open enrollment starts on November 1 and ends December 15. If you want your coverage to start on January 1, you must sign up by December 15.

