

Should I sign up for health insurance?



YES!

Many Pennsylvanians are concerned about how the outcome of the election will impact health insurance.

There is currently no plan in place to change our existing healthcare system. While changes may come, the best way to protect the health of you and your family is to be insured.

If you buy from the federal marketplace, www.HealthCare.gov, you may be eligible for financial aid to help pay for your health coverage. Nearly 80 percent of Pennsylvanians who buy insurance through HealthCare.gov receive financial help.



If you are not using www.HealthCare.gov to buy health insurance, watch out for plans that don't meet the standards of the Affordable Care Act.

These plans can cost you additional money due to a tax penalty. The plans may not cover all your medical needs either.



Need help?

If you need help with buying health insurance, you can find a licensed agent or a registered navigator by visiting www.localhelp.healthcare.gov.



You need to buy coverage on or before December 15 for your policy to start January 1. Open enrollment ends January 31.

Questions?

Whether you have a general question, or want to file a complaint, you can get help at the Pennsylvania Insurance Department's Consumer Services.



Contact us at 1-877-881-6388,
or www.insurance.pa.gov.



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