What exactly is this marketplace, and why should I care?

The Affordable Care Act (ACA) requires most individuals to have health insurance in 2014. So the law required that so-called health insurance exchanges — now referred to as marketplaces — be established in every state as another avenue for individuals to purchase private health insurance on their own. Most people get insurance through their jobs. But if you don't have that option, you can shop in the marketplace instead of buying directly from insurance companies. Or maybe you have a certain condition that in the past prevented you from getting health insurance because it was too expensive or simply hard to get. Now you will have options in the marketplace.

Changes under the ACA also require that as of 2014, all individual and small group health plans must provide a minimum package of “essential health benefits,” which includes a basic set of services like physician visits, hospital and emergency care, preventive services like vaccines and screenings, and prescription drugs. So any health plan you purchase in or even outside the exchange must cover these services, and it cannot deny you coverage because of a preexisting condition.

Instead of having to search out health plans on your own, the marketplace is designed to be a one-stop shop where you can go online to check out your coverage options in one place, get easy-to-understand information, and compare plans before you make a decision. It's kind of like Orbitz or Travelocity, but for health insurance instead of travel. You can also find out right then and there if you qualify for a tax break on your private insurance premiums — another feature of the health reform law — or for state programs like Medicaid or the Children's Health Insurance Program (CHIP).

The time to sign up for plans offered in the marketplace is approaching fast: Open enrollment is slated to begin Oct. 1 for coverage beginning Jan. 1, 2014. Unless you qualify for an exemption under the federal law, you must get insurance starting Jan. 1 or you could have to pay a fine.

Where can I get more questions answered?

Because Texas chose not to launch its own marketplace, the federal government will run the exchange here and serve as the main resource for information and enrollment.

Right now, you can go online to Healthcare.gov and CuidadoDeSalud.gov and find checklists, videos, and other resources to get ready for open enrollment, although actual plans and price comparisons won't be available until Oct. 1. That's when you'll actually apply, too, but you can get ready now. A toll-free call center helps answer
questions 24/7 at (800) 318-2596. Also, people known as “navigators” will be available in your community to help with the enrollment process beginning in October. (See “Where can I get help signing up?” below.)

Blue Cross and Blue Shield of Texas launched a campaign called Be Covered Texas to help Texans understand the federal health reform law and navigate the new insurance marketplace in Texas. Call (866) 427-7492 Monday through Friday, 8 am to 5 pm (CT), or go online anytime to BeCoveredTexas.org.

If you have questions about insurance you already bought in Texas or receive through your employer here, you can contact the Texas Department of Insurance at (800) 578-4677.

If you think you're eligible for Medicaid or CHIP, you can contact the Texas Medicaid Program at (800) 252-8263.

Where can I find out more about the marketplace?
There is a lot of information out there that can be difficult to sort through. Here are a few resources on the insurance marketplace we have found helpful, what to expect, and how to sign up:

- Healthcare.gov is the federal government’s official website for consumer information on the marketplace and the health care law overall.
- Another federal resource with explanations, checklists, and official forms, applications, and language materials, for instance, is marketplace.cms.gov.
- Be Covered Texas is an English-Spanish website that Blue Cross and Blue Shield of Texas set up to help Texans understand how the marketplace will work in this state and get signed up. The site offers materials like printable fact sheets on the marketplace and the health reform law and checklists to get ready.
- The Kaiser Family Foundation developed an interactive map detailing each state’s insurance marketplace, and a subsidy calculator tool to help families estimate how much they could spend on health insurance and whether they qualify for financial assistance.

Where can I get help signing up?
Besides using the official marketplace website, Healthcare.gov, to apply for health insurance, the federal government has created ways for you to get live and in-person help.

You can call a toll-free number, (800) 318-2596, and talk to a trained customer service representative and get help in 150 languages. Online chats are also available.

Another way to get assistance is through community health centers. Texas has more than 60 centers where you can get help with information and enrollment. Here is a list.

You can also search for a “navigator” in your community by calling the federal government’s toll-free number or by searching for someone in your area at https://localhelp.healthcare.gov. Navigators are organizations like a local United Way branch that the government has funded and trained to help guide you through the process of selecting a health plan that’s right for you, figuring out if you qualify for tax credits or state programs, and assisting with preparing your electronic and paper applications. Here’s a list.

Be Covered Texas also hosts local events to help families learn about the marketplace plans and programs and enroll right then and there.

Both the federal government and Be Covered Texas have Facebook, email, and texting campaigns that you can sign up for to receive updates on the marketplace and reminders of important deadlines.

When can I create an account at the marketplace?
Even though you can't sign up for insurance through the marketplace until Oct. 1, you can visit Healthcare.gov now to create the account you will need to enroll. You’ll start by going through some basic steps like providing your name, address, and email address to create a username and password, and entering information like whether you are eligible for insurance through your employer. You can always call (800) 318-2596 with questions, too.
How can I get ready to sign up?

You will have some decisions to make and important information to gather to sign up for health insurance coverage when the marketplace opens on Oct. 1. But there are a few things you can do now to get ready so it’s not so overwhelming.

• Learn about different types of health coverage so you know what kind of plan fits you or your family.
• Make a list of questions you may have before it’s time to choose a plan, such as whether you can keep your current doctor.
• Make sure you understand how coverage works, including things like premiums, deductibles, and copayments. This will help you determine what you have to pay and when. Healthcare.gov and BeCoveredTexas.org have helpful glossaries you can use to decipher these and other insurance terms.
• Gather information about your household income, for example, pay stubs, W-2 forms, or tax returns. You will need this information to determine what kind of plan you may want, and whether you qualify for tax credits or public assistance. When you enroll, you will also have to provide information on any insurance you currently have, such as policy numbers and employer coverage.
• Set your budget.
• Ask your employer if it plans to offer health insurance coverage in 2014. If not, you may have to find insurance through the marketplace or other sources. You could pay a fine for going without coverage.

When can I sign up?

There are some important deadlines to be aware of to make sure you purchase health care insurance on time and avoid a penalty.

• Starting Oct. 1, you’ll be able to enroll in the marketplace directly for coverage that begins as soon as Jan. 1, 2014.
• Dec. 15 is the last day to sign up for insurance through the marketplace for it to be effective Jan. 1, 2014.
• The enrollment period will be open until March 31, 2014 — the last day to sign up for health insurance coverage for 2014 to avoid a penalty next year. (There are some exceptions to that deadline. Go to Healthcare.gov to learn more.)

How do I sign up?

Starting Oct. 1, you will be able to shop for plans, file a marketplace application, and enroll in several ways: online at Healthcare.gov, by phone at (800) 318-2596, by mail, or with the help of in-person assistance programs mentioned above. (See “Where can I get help signing up?” above.)

There is a single application regardless of which health insurance plan you end up choosing. Once you file, you will automatically find out if you qualify for tax credits or state programs based on your income. Then you can choose the health plan that’s right for you through the online plan comparison tool.

Enrollment at Healthcare.gov takes four steps:

1. **Set up an account.** You'll provide some basic information to get started, like your name, address, and email address.
2. **Fill out the online application.** You’ll provide information about you and your family, like household income, household size, current health coverage information, and more. You can view the application right now at marketplace.cms.gov. It will be available at Healthcare.gov by Oct. 1.
3. **Compare your options.** You’ll be able to see all the options you qualify for (including private insurance plans, Medicaid, and CHIP) and any tax credits toward your monthly premiums, or out-of-pocket costs on deductibles, copayments, or coinsurance. You'll also see details on the costs and benefits of each plan option before you choose.
4. **Enroll.** After you choose a plan, you can enroll and decide how you pay your premiums to your insurance company. If you or a member of your family qualifies for Medicaid or CHIP, a representative will contact you to enroll.

You can find this information and more at MeAndMyDoctor.com and HeyDoc.texmed.org.