

ENROLLMENT IS OPEN: HEALTH INSURANCE MARKETPLACE ACT NOW TO SECURE NEW COVERAGE FOR 2014

Dear Enrollee,

About one month ago, you received a notice with important reminders about your health coverage. It also included information about the Health Insurance Marketplace—a new way to find health coverage that meets your needs and fits your budget. You can view the first notice on Healthcare.gov/what-if-i-have-pcip-coverage.

Your Pre-Existing Condition Insurance Plan (PCIP) coverage ends December 31, 2013.

PCIP won't pay for any services you get as of January 1, 2014. You must enroll in a new health plan for next year to avoid a gap in coverage after your PCIP coverage ends and your new coverage begins.

Act now! Marketplace open enrollment started on October 1. If the Marketplace is the right choice for you, you must apply for and enroll in a health plan by December 15, 2013 to have health coverage on January 1, 2014. PCIP enrollees will not be automatically enrolled in plan coverage through the Marketplace.

Beginning in 2014, the law says that health insurance companies can no longer deny you coverage or charge you more because of your health condition. For you, that means more options for health coverage. Visit HealthCare.gov to compare plans offered by health insurance companies in your state, to apply, and enroll. When you apply for coverage through the Marketplace, you can ask for help lowering your costs. Find out if you're eligible for a new tax credit that can be used right away to lower your monthly premium. You may also be eligible for cost-sharing reductions on out-of-pocket costs, or for programs like Medicaid or the Children's Health Insurance Program (CHIP).

Enrolling in a health plan offered through the Marketplace is just one option. You can still buy coverage directly from a licensed health insurance company, or enroll in an employer-based plan if it's offered to you. If you don't enroll in coverage outside of the Marketplace, or complete a Marketplace application by December 15, you may have a gap in coverage. Your coverage effective date will depend on when you enroll in a new health plan and make your first premium payment.

What does Marketplace health insurance cover?

Other than some plans that cover only dental benefits, all plans offered through the Marketplace will include coverage of the following essential health benefits:

- Ambulatory patient services (outpatient care you get without being admitted to a hospital)
- Emergency services
- Hospitalization
- Maternity and newborn care (care before and after your baby is born)
- Mental health and substance use disorder services, including behavioral health treatment (this includes counseling and psychotherapy)

- Prescription drugs
- Rehabilitative and habilitative services and devices (services and devices to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills)
- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric services

Plans may offer additional coverage. You'll see exactly what each plan offers when you compare them side-by-side in the Marketplace. You can compare your coverage options based on price, benefits, and out-of-pocket costs before you apply.

What kind of help can I get when I compare plans and apply?

HealthCare.gov guides you through the application process, and you won't be asked about your medical history. You'll also find:

- Helpful tools, information about health insurance basics, and answers to frequently-asked questions about getting coverage and help paying for it.
- A live chat feature with a trained professional in English or Spanish to get your questions answered about health coverage offered through the Marketplace.
- A plan finder tool to help you search for other health coverage outside of the Marketplace. From the HealthCare.gov homepage, enter "plan finder 2013" in the Search field.
- Translation services if you need help in a language other than English. To talk to an interpreter, call the Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855-889-4325. Trained Customer Service representatives are available around the clock, 7 days a week.
- Cuidadodesalud.gov, the Spanish-language version of Healthcare.gov, is also accessible from HealthCare.gov. Select "Español" on any page.

Can I get in-person help with my questions about the Marketplace?

No matter where you live, you can get in-person help choosing and applying for new coverage through the Marketplace.

There will be people trained and certified to work with you to prepare an application and determine if you're eligible for financial help to lower your costs, and help you enroll in coverage. These professionals complete extensive training on how to serve all consumers, including those with disabilities or those who don't speak English well. Their services are free.

Licensed health insurance agents and brokers can also provide professional advice to people applying for a health plan offered through the Marketplace, if state law permits. Their services may not be free.

Agents and brokers can help you determine if you're eligible to enroll in a qualified health plan, apply for premium tax credits and cost-sharing reductions, compare plans, and enroll in coverage. They will be paid by insurers and might not represent all plans offered in the Marketplace.

Where can I find help?

Visit LocalHelp.HealthCare.gov to find application assisters in your area. You can search by city and state or zip code to see a list of organizations with contact information and types of help offered.

Your next steps

Open enrollment through the Marketplace is happening right now. This enrollment period ends on March 31, 2014. Remember, if the Marketplace is the right choice for you, you must apply for and enroll in a new health plan by December 15, 2013, to have health coverage on January 1.

Visit HealthCare.gov and create your personal account, or call the Marketplace Call Center to get started. Depending on how it operates in your state, you may be directed to apply using your state's Marketplace website.

PCIP will not pay for any services you get as of January 1, 2014, so don't wait!