Health Insurance Marketplace

## Get Ready to Apply for or Re-Enroll in Your Health Insurance Marketplace<sup>®</sup> Coverage

To apply for or re-enroll in your Marketplace coverage, visit **HealthCare.gov** or call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325.

Have this information ready before you start your application. It will help you fill out your application faster.

| What do I need?  | Why do I need this?  | ls it ready? |
|--|--|--------------|
| Your information   | Your Marketplace application will ask for basic information, including your name and date of birth.  |              |
| Information about<br>your household  | Your Marketplace application will ask about each person in your household, even those not applying for coverage.   |              |
|  | For the Marketplace, your household usually includes the tax filers and their tax dependents, but there are exceptions. Sometimes it includes people you live with who aren't in your tax household. |              |
|  | Include yourself on your application. As you fill out your application, you may be asked questions about the following people:   |              |
|  | Vour spouse  |              |
|  | <ul> <li>Your children who live with you, even if they make enough money to file a tax<br/>return themselves</li> </ul>  |              |
|  | <ul> <li>Anyone you include on your tax return as a dependent, even if they don't live<br/>with you</li> </ul>   |              |
|  | Anyone else under 21 who you take care of and lives with you   |              |
|  | Your unmarried partner, only if one or both of these apply:  |              |
|  | They're your dependent for tax purposes  |              |
|  | • They're the parent of your child   |              |
|  | For more information, visit HealthCare.gov/income-and-household-information/<br>household-size, or call the Marketplace Call Center.   |              |
| Home and/or<br>mailing addresses<br>for everyone<br>applying for<br>coverage | Where you live can affect what health coverage you're eligible for.  |              |
|  | You'll select your state at the beginning of the application. You'll enter your home address to show if you're a resident of the state where you're looking for coverage.                            |              |
|  | You'll be asked for your mailing address. This is usually the same as your home address. If it's not, provide a mailing address in the state you live in.  |              |
|  | If anyone on your application has a different home or mailing address, you'll need to have it also.  |              |
| Information about<br>everyone applying<br>for coverage                       | Your Marketplace application will ask for basic information about everyone applying for coverage, including their relationship to you.   |              |

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| A Social Security<br>Number (SSN) for<br>each person                             | Your Marketplace application will ask for each person's 9-digit SSN, even those<br>not applying for coverage. The Marketplace will confirm the SSNs with Social<br>Security, after you give permission at the start of your application. If you don't<br>enter an SSN, you may need to provide more information at a later time.  |              |
| Information about<br>the professional<br>helping you apply,<br>if any            | If a professional is helping you with your application, you'll enter their<br>information. These professionals include navigators, certified application<br>counselors, in-person assistance personnel, agents, and brokers.  |              |
| Immigration<br>document<br>information for each<br>lawfully present<br>immigrant | If your application includes a lawfully present immigrant who needs coverage, you'll be asked to provide information from their immigration documents.  |              |
| Information on how<br>you'll file your taxes                                     | If you file federal income taxes and are married, the Marketplace needs to know<br>if you file separately or jointly. You'll also be asked about who you claim as a tax<br>dependent.   |              |
| Employer and<br>income information<br>for everyone in your<br>household          | <ul> <li>Your Marketplace application may ask about the income and expenses of everyone in your household, even those not applying for coverage.</li> <li>The Marketplace counts these as income: <ul> <li>Wages and salaries, as reported on each person's W-2 form and pay stubs</li> <li>Tips</li> <li>Net income from any self-employment or business</li> <li>Unemployment compensation</li> <li>Social Security payments, including disability payments (but not Supplemental Security Income (SSI))</li> <li>Alimony for divorces and separations finalized before January 1, 2019</li> <li>Retirement or pension income, including most IRA or 401k withdrawals</li> <li>Investment income, like dividends or interest</li> <li>Rental income</li> <li>Other taxable income</li> </ul> </li> <li>For more information on income or what income sources to include, visit HealthCare.gov/income-and-household-information/income.</li> </ul> |              |
| Your best estimate<br>of your household<br>income                                | Your Marketplace application may ask for an estimate of what your household's<br>income will be in the year you're applying for coverage.<br>If you're not sure, it's okay to make your best estimate. If your income<br>changes, or is different than what you estimated, you'll need to update<br>this information later. For more information, visit HealthCare.gov/reporting-<br>changes/why-report-changes.<br>To help you calculate your household income, visit HealthCare.gov/income-<br>calculator.  |              |

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| Current health<br>coverage<br>information   | Your Marketplace application will ask if anyone in your household is currently<br>enrolled in health coverage, including Medicaid, the Children's Health Insurance<br>Program (CHIP), Medicare, TRICARE, VA health care program, Peace Corps,<br>COBRA, retiree insurance, or coverage through individual insurance (including<br>Marketplace coverage) or an employer.<br>If anyone has coverage now, you may need to enter their policy numbers. You<br>can find this information on their insurance card or documents they get from<br>their plan.                  |              |
| Employer<br>information   | Your Marketplace application will ask for information about any job-based plan<br>you or anyone in your household is eligible for. It will ask for employer contact<br>information for each person in your household who has a job. You can use the<br>Employer Coverage Tool at <b>HealthCare.gov</b> to help collect this information. You'll<br>want to fill out this worksheet for each family member who's eligible for traditional<br>health coverage through a job, even if they aren't enrolled in the job-based plan or<br>applying for Marketplace coverage. |              |
| Health<br>Reimbursement<br>Arrangement (HRA)<br>notice (if anyone's<br>offered an HRA<br>through their<br>employer) | If someone works for a business that offers help paying for a health plan or<br>health care expenses through an individual coverage HRA or qualified small<br>employer HRA, use the notice from the employer to complete your Marketplace<br>application. Visit HealthCare.gov/job-based-help to learn more.   |              |



## Protect your personal information

Never share your information to anyone offering cash, gifts, or other perks. **HealthCare.gov** is the official place to get affordable Marketplace insurance.

Apply online or contact the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325) for help with your application, choices, and enrollment.

Visit HealthCare.gov/protect-from-fraud-and-scams for more tips on protecting yourself from fraud and what to do if you suspect something suspicious.

You have the right to get your information in an accessible format, like large print, braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against.

Visit CMS.gov/About-CMS/Web-Policies-Important-Links/Accessibility-Nondiscrimination-Disabilities-Notice or call 1-800-318-2596. TTY users can call 1-855-889-4325.

## Health Insurance Marketplace

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