

Child Support Health Care Connections

Number 1



How do people apply for coverage and enroll in a health plan through the Health Insurance Marketplace?

Starting October 1, 2013, consumers will be able to apply for coverage online at Healthcare.gov, by phone through a toll-free call center, by mail, or in person, using a Marketplace Consumer Application. Coverage starts January 1, 2014.

The Healthcare.gov customer service center was launched in June 2013. It is open 24 hours a day, 7 days a week and is accessible by telephone (1-800-318-2596, TTY 1-855-889-4325) or by live online chat. Trained customer service representatives are available in 150 languages.

On Healthcare.gov, a consumer will follow a four-step process to enroll:

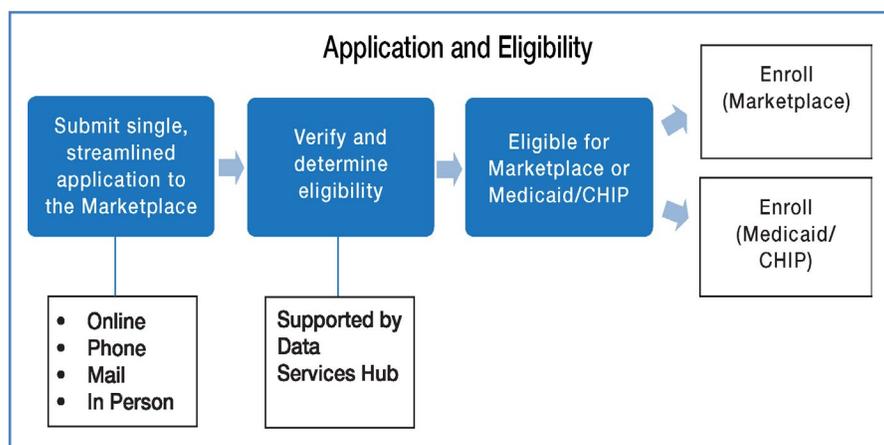
- 1) create an account
- 2) apply
- 3) pick a plan
- 4) enroll

For more information, visit “How the Marketplace Works” at marketplace.cms.gov/GetOfficialResources/logo-and-infographics/how-marketplace-works-4-steps.pdf.

The Marketplace will automatically tell consumers if they qualify for discounts or qualify to participate in state programs based on their income. Many consumers may be eligible for a no-cost or low-cost plan, or a new kind of tax credit that lowers their monthly premiums right away. 90 percent of people who are currently uninsured will qualify for discounted or no-cost health insurance.

Once a consumer is approved, he or she can choose the health plan that’s right for them through the online plan comparison tool. The consumer will get an insurance card after they are enrolled in a health plan.

When the consumer enrolls in a plan, the tax credit will be sent to the health plan (if the consumer is qualified for a credit).



If a consumer is potentially eligible for Medicaid/CHIP, the information is sent to the Medicaid/CHIP state agency.

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The Health Insurance Marketplace is run by either a consumer's state or the federal government. On Healthcare.gov, consumers can find out if their state is operating the Marketplace by using a website menu. If their state runs the Marketplace, a consumer will get health coverage through the state's website, not Healthcare.gov.