

Choosing Health Coverage that Meets Your Needs

Choosing a health insurance plan can be complicated. To find a plan that's right for you and your family, look no further than the Health Insurance Marketplace. The Marketplace helps people without health coverage shop for and enroll in affordable health insurance.

With one application, you'll find out if you qualify for private health insurance, savings based on your household size and expected income, and coverage through Medicaid or the Children's Health Insurance Program (CHIP). To find out if you may qualify for savings on a Marketplace plan before you apply, visit [HealthCare.gov/lower-costs](https://www.healthcare.gov/lower-costs).

Comparing plans in the Marketplace

At [HealthCare.gov](https://www.healthcare.gov), you can compare plans based on price, benefits, and more before enrolling in coverage. As you compare plans, you'll see what benefits each plan covers. This will be helpful if you have specific health care needs.

- **Understand what's included.** All plans offered in the Marketplace cover the same set of essential health benefits, including doctor visits, preventive care, hospitalization, prescriptions, and more. Essential health benefits are minimum requirements for all Marketplace plans. Specific services covered in each broad benefit category can vary based on your state's requirements. Also, plans may offer additional benefits, like vision, dental, or medical management programs for a specific disease or condition.
- **Consider your total costs.** When choosing a plan, it's a good idea to think about your total health care costs and not just the bill (the "premium") you pay to your insurance company every month. Other amounts, sometimes called "out-of-pocket" costs, have a big impact on your total spending on health care – sometimes more than the premium itself.
- **Think about how often you expect to get care.** If you expect a lot of doctor visits or need regular prescriptions, you might want to select a plan that has higher monthly premiums, but pays more of the costs when you need care. You could pay lower out-of-pocket costs for each visit, prescription, or other medical service.

Want help or need more information?

[HealthCare.gov](https://www.healthcare.gov) is your best source of information about the Marketplace. You can read important information, print checklists, and watch videos to help you apply and enroll.

If you have questions or need help with your health plan options, visit [HealthCare.gov](https://www.healthcare.gov) or call 1-800-318-2596. TTY users should call 1-855-889-4325. You can also visit [Localhelp.HealthCare.gov](https://www.healthcare.gov/localhelp) to find help in your area.