

Health Insurance Marketplace

Need health coverage? The Health Insurance Marketplace is the place for you.

Looking for affordable health insurance that fits your needs and your budget? Look no further than the Health Insurance Marketplace. All plans in the Marketplace cover essential health benefits and pre-existing conditions.

Now, you can find the latest, most accurate, information about the Marketplace at HealthCare.gov. Learn how the Marketplace works, who can apply for coverage, how to lower your costs, and more. When you're ready to apply, compare plans and enroll in coverage, HealthCare.gov is the place for that, too!

No matter where you live, you may be able to buy insurance from private health plans that cover a comprehensive set of benefits, including doctor visits, hospital stays, preventive care, and prescriptions. And plans in the Marketplace must treat you fairly—they can't deny you coverage because of a pre-existing condition. You'll also find out if you or anyone on your application qualify for Medicaid or the Children's Health Insurance Program, or can get financial help to use right away to lower your health insurance premiums.

Getting covered is especially important for people in the African-American community, who often have higher rates of serious disease than other groups of Americans. Before the Marketplace opened in 2014, more than 22% of African-Americans were uninsured. With the Marketplace, that rate dropped by more than 50 percent—from 22.4% to 10.6%—by early 2016, which is about 3 million non-elderly African-American adults gaining coverage. There's still a great need for coverage to reduce the high incidence of certain diseases among African-Americans, like high blood pressure, prostate cancer and glaucoma.

Want help or need more information?

If you have questions about the Health Insurance Marketplace, visit HealthCare.gov or call the Marketplace Call Center toll-free at 1-800-318-2596. TTY users should call 1-855-889-4325. Tell the customer service representative if you need help in a language other than English. You can also visit Localhelp.HealthCare.gov to find help in your area.