**What is the Health Insurance Marketplace?**

The Health Insurance Marketplace (also called an exchange) is a place to find affordable private insurance plans approved by the federal government. You can enroll by paper, in person, or online. That is, the policies exist and the online marketplace is but one way to find them. The online link for the Kansas marketplace is [www.healthcare.gov](http://www.healthcare.gov). The marketplace remains an option for people who have not been able to get affordable insurance through their work or to buy it on their own. Through the marketplace, people compare insurance options and choose a plan that is right for them. The marketplace has usual open enrollment periods. The next open enrollment will be Nov. 1 through Jan. 31. *(People who qualify for KanCare will be identified through this enrollment process. The marketplace is not for people eligible for Medicare.)*

**Why should I care about the marketplace?**

The new health reform law requires that almost everyone who can afford health insurance must have it. You are insured if you already have employer-sponsored health insurance, a private policy, or have Medicare, KanCare, Tri-Care, VA, or get care through the Indian Health Service (IHS). The marketplace offers an option where people who don’t have insurance otherwise can go shopping for insurance easily. And no one can be turned down to purchase insurance.

Anyone who remains uninsured for more than three months in 2016 will have to pay a fine. For the 2016 tax year, the fine of 2.5 percent will be levied on that amount of annual household income over the tax-paying threshold (about $10,150 for an individual) OR, $695 per person (half that rate for a child under 18) with the maximum penalty. Whichever penalty is higher is the one that will be charged. Fines will increase each year.

**Who can buy health insurance on the marketplace?**

Only U.S. citizens or legal U.S. residents can buy insurance through the marketplace. Many will not need to because they already have insurance through work, Medicaid, Medicare, TRICARE, VA, or IHS. Many who do purchase through the marketplace will qualify for tax subsidies. The tax subsidies help pay for a plan’s monthly premiums. Some of the subsidies help pay for out-of-pocket expenses.

The marketplace has an open enrollment period every year. Only those who have special qualifying events can enroll in the marketplace outside the regular open enrollment time.

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For K-State Research and Extension’s updated ACA news and developments, visit [www.k-state.edu/issuesinhealthreform/](http://www.k-state.edu/issuesinhealthreform/) and [blogs.k-state.edu/issuesinhealthreform/](http://blogs.k-state.edu/issuesinhealthreform/).

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**Health Insurance Marketplace Timeline:**

**Ongoing**

People with qualifying events can enroll within 60 days of the qualifying event. To do so call 1-800-318-2596.

**Nov. 1 – Jan. 31**

Kansas residents will be able to enroll in health insurance plans offered in the Health Insurance Marketplace. People can enroll directly or with assistance from Navigators.

**Jan. 1**

Health care coverage begins or renews for those who have enrolled by Dec. 15; coverage starts after Jan. 1 in the case of later enrollment.