The Health Insurance Marketplace

- The marketplace of health insurance plans offered to all Kansans is open for business Nov. 1, 2015, through Jan. 31, 2016.
- If you enrolled in a health insurance plan through the marketplace for 2015, you will need to either renew that plan or choose a different one for 2016.
- If you are still uninsured, this open enrollment period is your chance to choose a plan and start getting insurance coverage.
- You may enroll by going to healthcare.gov, by telephone, or by filling out paperwork. You may also find help with a navigator or assister. If you have questions or are ready to enroll call 1-800-318-2596, 24 hours a day, seven days a week, to talk with a trained representative. You may be eligible for financial assistance to pay for premiums or help you pay for out-of-pocket costs. Call today to see if you qualify.

Prepare for enrolling in the marketplace

The marketplace will be open for enrollment Nov. 1, 2015, through Jan. 31, 2016. As you prepare to enroll:

- **Review the basics of insurance coverage.** When it is time to shop in the Health Insurance Marketplace, you will want to understand how insurance works including things like deductibles, out-of-pocket maximums, copayments, and networks. The resources section at the end of this fact sheet includes links to sources that explain these terms and how insurance works.

- **Learn about different types of health coverage.** Health plans offer different combinations of coverage and cost. You will want to pick the one that best meets your needs. Understanding the different types of plans now means you will be prepared when you use the marketplace.

- **Find out from your employer if it plans to offer health insurance in 2016.** If your employer will not be offering health insurance in 2016, you may need to get insurance through the Marketplace or through a separate private insurance vendor.

- **Gather information about your household that you will need if you apply for coverage.** You will need Social Security numbers, employer, and income information for every member of your household who needs coverage. You will also need policy numbers for any current health insurance plans covering members of your household.

- **Create your marketplace account.** Be ready for open enrollment by setting up your account. Go to healthcare.gov and click on the “Get Insurance” tab. Choose your state and follow the instructions on the screen. You will be asked to provide the basic

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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.

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For K-State Research and Extension’s updated ACA news and developments, visit www.k-state.edu/issuesinhealthreform/ and blogs.k-state.edu/issuesinhealthreform/.