



What Do Early Childhood Educators Need to Know About the Marketplace?

It's important to be healthy so you can take good care of yourself and the children who are counting on you. **Health coverage is more affordable and accessible than ever through the Health Insurance Marketplace®.**

If you choose to buy a health plan through the Marketplace, you may qualify for help paying for health coverage, **even if you weren't eligible for help in the past.**

#getcovered

HealthCare.gov

- When you submit your Marketplace application, you and your family may be able to save on Marketplace premiums, or qualify for Medicaid or the Children's Health Insurance Program (CHIP), based on your income.
- Preventive services, like shots and screenings, can help prevent illness and other health problems, or find issues at an early stage when treatment is likely to work best. All Marketplace health plans and many other plans must cover certain preventive services without charging you a copayment or coinsurance, if your doctor or other provider is in your plan's network.

Visit [HealthCare.gov/preventive-care-adults](https://www.healthcare.gov/preventive-care-adults) for more information about preventive benefits.
- Open Enrollment runs from November 1 – January 15. Enroll by December 15 for coverage to start on January 1. Get a checklist to prepare for enrollment at [HealthCare.gov/downloads/apply-for-or-renew-coverage.pdf](https://www.healthcare.gov/downloads/apply-for-or-renew-coverage.pdf). Then enroll in a plan at [HealthCare.gov/get-coverage](https://www.healthcare.gov/get-coverage).
- If you recently lost health insurance, such as Medicaid or CHIP coverage, you may qualify for a Special Enrollment Period to get Marketplace coverage. Visit [HealthCare.gov/coverage-outside-open-enrollment/special-enrollment-period](https://www.healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period) to find out if you qualify to get coverage now.
- If you need someone to help you enroll, re-enroll, or answer questions about Marketplace, Medicaid, or CHIP, visit [HealthCare.gov/find-assistance](https://www.healthcare.gov/find-assistance).
- If you or someone you're helping has questions about the Health Insurance Marketplace, you have the right to get help and information in your language at no cost to you. To talk to an interpreter, call 1-800-318-2596.

How can I learn more?

To learn more about coverage through the Marketplace or your benefits and protections, visit **HealthCare.gov** or call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325.

You have the right to get your information in an accessible format, like large print, braille, or audio.

You also have the right to file a complaint if you feel you've been discriminated against.

Visit [CMS.gov/About-CMS/Agency-Information/Aboutwebsite/CMSNondiscriminationNotice](https://www.cms.gov/About-CMS/Agency-Information/Aboutwebsite/CMSNondiscriminationNotice)

or call 1-800-318-2596. TTY users can call 1-855-889-4325.

Health Insurance Marketplace

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