



### Reminder: Consumer Information for January 1

As the start of coverage for Qualified Health Plans approaches, CMS anticipates that some of the newly insured individuals will have questions about how to access healthcare services. CMS has posted information on [Marketplace.cms.gov](http://Marketplace.cms.gov) to address questions that consumers may have with the January 1 start of coverage through their selected health plan. Individuals who have insurance for the first time or have new plans beginning on January 1 are likely to have many questions related to coverage, premiums payments, co-payments, and other issues and may need to reach their individual insurance plan. Below is information for consumers on how to access their health plans as well as education factsheets explaining how health insurance works.

- What to know about seeing your doctor -  
<http://marketplace.cms.gov/getofficialresources/publications-and-articles/seeing-your-doctor.pdf>
- What to know about getting your prescription medications -  
<http://marketplace.cms.gov/getofficialresources/publications-and-articles/getting-your-prescription-medications.pdf>
- Appealing your insurers' decision not to pay -  
<http://marketplace.cms.gov/getofficialresources/publications-and-articles/appealing-your-insurers-decision-not-to-pay.PDF>
- I signed up, but don't have health coverage. What should I do? -  
<http://marketplace.cms.gov/getofficialresources/publications-and-articles/signed-up-but-no-coverage.pdf>
- Getting emergency care -  
<http://marketplace.cms.gov/getofficialresources/publications-and-articles/getting-emergency-care.pdf>
- What you should know about early renewal of health coverage -  
<http://marketplace.cms.gov/getofficialresources/publications-and-articles/early-renewal-of-coverage.pdf>
- What you should know about provider networks -  
<http://marketplace.cms.gov/getofficialresources/publications-and-articles/what-you-should-know-provider-networks.pdf>

- Contacting your Health Plan's Customer Service Phone Number- (includes a link to a database containing the customer service phone numbers for all of the Qualified Health Plans <https://data.healthcare.gov/dataset/QHP-Customer-Service-Phone-Numbers/vryg-tdzf?>)- <http://marketplace.cms.gov/getofficialresources/publications-and-articles/contact-health-plan.pdf>

### **Reminder: Open Enrollment Continues Until March 31, 2014**

While December 24th was a significant date for Americans looking to secure coverage beginning January 1st, it is important to remember that we are halfway through the full six month open enrollment period. Consumers have until March 31, 2014 to enroll for coverage through the Marketplace during this open enrollment period. We will continue to work to ensure that HealthCare.gov and our other enrollment channels continue to improve and are available for consumers looking to sign up for affordable coverage by the end of March and will continue to keep you updated with the latest information. Consumers that enroll in coverage by March 31, 2014 will not have to pay the individual responsibility payment for the time that they are without health insurance coverage in 2014.

### **Share your Story**

CMS has launched a new story collection tool on HHS.gov/healthcare. A link to the tool is here: <http://www.hhs.gov/healthcare/facts/my-story/index.html>. This tool will help us collect enrollment stories. We have also created a widget and a badge for the "real people story tool." We encourage you to post this on your website or in your signature line. <http://www.hhs.gov/healthcare/facts/widgets/>

### **Helping Consumers with Casework**

While many improvements to the application process have been made, we recognize that some consumers continue to have difficulty with their applications on Healthcare.gov. A [Tip Sheet](#) has been posted on our Assistants Resource page to provide guidance on how to best assist those consumers who are experiencing continuing issues with tax credit eligibility determinations, completing their applications due to technical glitches, Medicaid or CHIP eligibility determinations, or selecting an insurance plan. Most of these consumers will be able to seek assistance from the Call Center. If the consumer has questions about accessing the benefits of their plan, they should be directed to call the insurer directly.

### **HHS blog posts about the Affordable Care Act and HealthCare.gov:**

Blog post from Thursday, January 2:

Title: BLOG: How to use your new Marketplace coverage

Link: <https://www.healthcare.gov/blog/how-to-use-your-new-marketplace-coverage/>

Blog post from Tuesday, December 31:

Title: BLOG: Nationwide Enrollment for Health Care Coverage Surged in December

Link: <http://www.hhs.gov/healthcare/facts/blog/2013/12/nationwide-enrollment-surges.html>

Blog post from Tuesday, December 31:

Title: BLOG: A New Day in Health Care Coverage

Link: <http://www.hhs.gov/healthcare/facts/blog/2013/12/new-day.html>

Blog post from Sunday, December 29:

Title: BLOG: Enrollment Surged Prior to the Deadline for Coverage on January 1

Link: <http://www.hhs.gov/healthcare/facts/blog/2013/12/enrollment-surged.html>

Blog post from Friday, December 27:

Title: HealthCare.gov: Meeting the Mark

Link: <http://www.hhs.gov/digitalstrategy/blog/2013/12/healthcare-gov-meeting-the-mark.html>

### **White House updates about the Affordable Care Act and HealthCare.gov:**

Blog post from Wednesday, January 1

Title: New Health Insurance Options, New Consumer Protections in the New Year

Link: <http://www.whitehouse.gov/blog/2014/01/01/new-health-insurance-options-new-consumer-protections-new-year>

-CMS Office of Communications, Partner Relations Group