



Sign up by January 15 – and get Health Coverage on February 1.

Since October 1 last year, more than 6 million people have enrolled in new coverage under the health care law. They've signed up either for private insurance through the Health Insurance Marketplace or for the Medicaid program. There's still time for you to enroll and have coverage as soon as February 1. All you have to do is sign up with the Health Insurance Marketplace by January 15.

The Health Insurance Marketplace helps people who need health coverage to find it. When you fill out the Marketplace application, you'll find out if you qualify for a private health insurance plan and whether you qualify for lower costs based on your household size and income. Some people may qualify for the Medicaid and Children's Health Insurance Programs in their state. Even if you don't qualify for lower costs, you can still use the Marketplace to buy insurance.

There are three ways for you to get covered. You can enroll online (HealthCare.gov), over the phone (800-318-2596), or with in-person assistance (localhelp.healthcare.gov). You'll have the opportunity to compare private plans side-by-side and choose the one that fits your family and budget. There are 4 steps you can take to be sure you're ready for your coverage to begin:

1. Pay your premium to your health insurance plan by the due date.
2. Carefully review your member card and other materials your plan sends you.
3. Review your plan's provider directory so you'll know where you can go for care.
4. Contact your plan with any questions or if you don't get a member card and enrollment materials.

And remember, if you enroll by January 15, your coverage will begin as soon as February 1. If you need a little more time, the open enrollment period continues until March 31.