

5 STEPS TO

STAYING COVERED THROUGH THE MARKETPLACE

Now that you have health coverage through the Marketplace, it's time to review your plan and decide if you need to make changes for 2015. Every fall, your health insurance company sends you a letter explaining changes to premiums and benefits for the coming year.

You can choose to stay in your current plan (as long as it's still offered) or make changes. If you don't take action by **December 15, 2014**, you could miss out on better deals and cost savings.

1 REVIEW **PLANS CHANGE, PEOPLE CHANGE.** Every year, insurance companies can make changes to premiums, cost-sharing, or the benefits and services they provide. Review your plan's 2015 coverage to make sure it still meets your needs and you're getting the best plan for you.

2 UPDATE Starting November 15, visit HealthCare.gov and log into your Marketplace account. Answer a few questions to get to your 2015 application – it will be pre-filled with your latest information from 2014. Step through each page of your application and make changes if you need to. This is important – even if none of your information has changed, you might be eligible for lower costs than last year! You also can call the Marketplace Call Center at 1-800-318-2596 to review or make updates over the phone.

3 COMPARE Log into your Marketplace account and follow the “Enroll To Do List” on HealthCare.gov to compare 2015 plan costs and benefits. New and more affordable plans may be available in your area this year. If you decide to stay in your current plan, follow the directions to search by that plan's 14-digit ID – you can find the ID on the letter from your plan. Or, call the Marketplace Call Center at **1-800-318-2596** for help.

4 CHOOSE Choose a health plan for 2015. You can keep the same plan (as long as it's still offered) or select a new one that better fits your needs. If you want to stay enrolled in your 2014 plan, use the plan ID in the letter you get from your health plan.

5 ENROLL Stay covered for 2015! Contact your plan to confirm your enrollment. Make sure to pay your premium.

