



## **This Season, Shop for Your Health**

The holidays are fast approaching, and there's one must have for every shopping list: health insurance. And the place to get it? The Health Insurance Marketplace at [HealthCare.gov](http://HealthCare.gov). To help you with the process, we've compiled the top things to know when choosing and enrolling in plans through the Health Insurance Marketplace. Read on to learn more about when to sign up, what to do after you enroll, and the discounts you could receive.

**If you're looking for a health insurance plan for yourself or your family that will start providing coverage on January 1, you will have until December 23 to enroll online through [HealthCare.gov](http://HealthCare.gov), over the phone (800-318-2596), or in person ([localhelp.healthcare.gov](http://localhelp.healthcare.gov)).** You'll have the opportunity to compare private plans side-by-side and choose the one that fits your lifestyle – and budget – best. A number of upgrades have been made to [HealthCare.gov](http://HealthCare.gov), and applying for affordable, comprehensive coverage on [HealthCare.gov](http://HealthCare.gov) is faster than ever before.

**Once you sign up, make sure you pay your plan premium.** Don't forget to complete the final step of enrollment and pay your plan premium to your insurance company to ensure that you'll receive your coverage by January 1.

**If you're losing coverage, check with your insurance company.** If your insurance company has informed you that your current plan is being cancelled, contact them – you may be able to keep your old plan through 2014. Or, find a new plan through the Health Insurance Marketplace at [HealthCare.gov](http://HealthCare.gov).

**You'll likely find better coverage at a lower cost.** You, like most people signing up for coverage through the Health Insurance Marketplace, may qualify for financial assistance with your health plan. And that plan will come with new "essential health benefits," such as preventive care benefits, ensuring that you have the coverage you need to stay healthy, and protection against big medical bills when you get sick. The Marketplace is currently the only place where you can receive financial assistance with health insurance, so be sure to check your eligibility before the December 23 deadline for January 1<sup>st</sup> coverage.

So this season, give yourself and your family the gift of security and confidence that comes with a reliable, private health insurance plan. Don't delay this important decision. Now is the time! Remember, enroll by December 23 for coverage starting January 1. Visit [HealthCare.gov](http://HealthCare.gov) or call 800-318-2596 today.