

# Application Guide

Here's what you need to know about enrolling in coverage through the **Health Insurance Marketplace**:

## Are You Eligible to Enroll?

You are eligible to buy coverage on the Health Insurance Marketplace if you:

- Are a US citizen or are legally present in the US;
- Are not currently in jail or prison;

## Are You Eligible for Financial Assistance?

You may be eligible for help paying for your health insurance if you meet the criteria above **AND** you:

- Have a yearly household income that falls anywhere in the table below; **and**
- Are NOT offered health insurance through your job OR the health insurance that is offered is more than 9.5% of your yearly household income and/or it does not cover at least 60% of the cost of benefits (If you think this situation may apply to you, speak to your employer. You will need to show proof of what your employer's plan costs and what it covers).\*

*You may get financial help if your income falls between these amounts.*

Family Size	Income Range/Criteria for Special Enrollment Periods 2015	Income Range for the next Open Enrollment Period (for 2016 Coverage)
Single Person	\$11,670 to \$46,680	\$11,770 to \$47,080
Family of 2	\$15,730 to \$62,920	\$15,930 to \$63,72
Family of 3	\$19,790 to \$79,160	\$20,090 to \$80,360
Family of 4	\$23,850 to \$95,400	\$24,250 to \$97,000
Family of 5	\$27, 910 to \$111,640	\$28,410 to \$113,640

## When Can You Enroll?

**The next open enrollment period is November 1, 2015 to January 31, 2016.**

You may qualify for a special enrollment period, outside of open enrollment, if you experience a life-changing event such as marriage, birth, moving to another state, or a loss of coverage. To see if you qualify, go to [www.healthcare.gov](http://www.healthcare.gov) or call the health insurance Marketplace at 1-800-318-2596.



\* See the "Employer coverage and tax credits worksheet" for more information.

**Next open enrollment period:**

**November 1 2015 to January 31, 2016**

## What Do You Need When You're Ready to Enroll?

**Income Documents:**

W2 or recent pay stubs, Social Security benefit letter, and information on any other income you receive — even if you don't pay taxes on it

**Employer's information:**

Phone # and address

**Citizenship & Immigration Documents:**

If you are not a US citizen, you will need a citizenship certificate, immigration documents, refugee travel documents, green card, or other eligible status documents



You will need this information for anyone listed on your tax return, even if you are only seeking coverage for yourself.

## How to Apply:



**Online**

- Go to [www.healthcare.gov](http://www.healthcare.gov)
- Create an account — you will need an email address for this
- You can complete your application and even select a plan online. You may be able to pay your first premium too.



**By Phone**

- Call 1-800-318-2596
- Complete the application with the phone representative
- The representative will tell you how much, if any, financial assistance you are eligible for and discuss the available plans. You can even select a plan over the phone.



**In-Person**

- Visit [LocalHelp.HealthCare.gov](http://LocalHelp.HealthCare.gov) to find free in-person help in your area.
- Schedule an appointment with an enrollment assister, who will help you enroll.
- Bring the documents listed above to your appointment.

## Remember to Pay for Your Insurance!

You **MUST** pay your first premium before your coverage will be active.

You can do this online when you select a plan OR over the phone by calling the insurance company.