

# 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 for Advanced Premium Tax Credit (2024)	Income range for APTC and Cost Sharing Reduction (2024)
Single Person	\$15,060 to \$60,240	\$15,060 to \$37,650
Family of 2	\$20,440 to \$81,760	\$20,440 to \$51,100
Family of 3	\$25,820 to \$103,280	\$25,820 to \$64,550
Family of 4	\$31,200 to \$124,800	\$31,200 to \$78,000
Family of 5	\$36,580 to \$146,320	\$36,580 to \$91,450

The Marketplace offers two forms of financial assistance. One is called an Advanced Premium Tax Credit (APTC). Think of the APTC like a coupon that lowers the cost of your monthly health insurance premium. The second form of financial assistance is called Cost Sharing Reductions (CSRs). A CSR is a discount that lowers the amount you have to pay out-of-pocket for deductibles, coinsurance, and copayments. You may qualify for one or both if your income falls in the ranges below.



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

## When Can You Enroll?

### The open enrollment period runs from November 1 to January 15

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.

## 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 U.S. citizen by birth, you will need a citizenship certificate, immigration documents, refugee travel documents, green card, or other eligible status documents

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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.