

## Better Health Insurance Choices Coming in October 2013

When key parts of the health care law take effect, there'll be a new way to buy health insurance for yourself, your family or your small business: the **Health Insurance Marketplace**. Whether you're uninsured or just want to see what's available, the Marketplace offers more choice, more transparency, and more control over your health insurance options.

The Marketplace is designed to help you find health insurance that fits your budget, with less hassle. No matter where you live, you'll be able to buy insurance from qualified private health plans that cover a comprehensive set of benefits, including doctor visits, preventive care, hospital visits and prescriptions. New laws mean plans must treat you fairly and can't deny you coverage because of pre-existing or chronic conditions.

One application, one time, and you and your family can explore every qualified health insurance plan in your area. You'll be able to take control with better information to help you choose, including details about benefits and price presented in clear language you can understand, so you know what your premium, deductibles, and other costs will be *before* you make a choice.

At the Marketplace, you'll also get information about Medicaid, the Children's Health Insurance Program (CHIP), and a new kind of advance tax credit you can use right away to lower your monthly health plan premiums. In fact, more people than ever before will be able to get a break on costs — you may even qualify for free or low cost plans. You'll see all the programs you're eligible for right after you apply.

When enrollment in the Marketplace starts in October 2013, you'll be able to find insurance that fits the way you live, at a price you can be comfortable with. You can enroll directly through our website at [HealthCare.gov](http://HealthCare.gov).

**Enrollment starts October 2013. Sign up NOW at [HealthCare.gov](http://HealthCare.gov) to get email or text alerts to keep you on track.**

The Marketplace will let you compare health private plans and check eligibility for several low-cost and no-cost insurance affordability programs all in one place, with a single application.

The Marketplace at [HealthCare.gov](http://HealthCare.gov) will be much more than any health insurance website you've used before. Insurance companies will compete for your business on a level and transparent playing field, with no hidden costs or misleading fine print. When open enrollment starts in October 2013, you'll have more choice, more control, and more clout when it comes to health

insurance. And if you have difficulty finding a plan that meets your needs and budget, we're working to make sure there'll be people in local communities who can give you personal help with your choices.

Keep checking back for more information about the Health Insurance Marketplace, and [sign up for updates to get ready to enroll in the Fall.](#)