

# Marketplace Insurance Quick Reference

Federal Marketplace: [HealthCare.Gov](https://www.healthcare.gov).

**Open enrollment for 2023 health plans:** Nov 1, 2022 - Jan 15, 2023.

During open enrollment, you can apply for [cost assistance](#), [change plans](#), and [enroll in a plan](#). Find out [what happens if you miss open enrollment](#).

**2023 health plans:** Find and compare [2023 health insurance plans](#). **4 out of 5** can find a marketplace plan for **\$10 or less a month** with financial assistance

What you need before starting the enrollment process:

- Last year's tax information for you and your family
- Projected incomes for this year
- Medical history – ObamaCare does away with pre-existing conditions and gender discrimination, so these factors will no longer affect the cost of your insurance. Smoking, weight, and age still affect cost.
- Social Security Numbers (or document numbers for legal immigrants)
- Employer and income information for every member of your household who needs coverage (for example, from pay stubs or W-2 forms—Wage and Tax Statements)
- Policy numbers for any current health insurance plans covering members of your household.
- Any other important information that could affect your health insurance premium or coverage options.

**There are Five Ways to Sign Up including the Website:**

1. Enroll through a [verified and trusted web-broker](#) who works with CMS and Each State Exchange. (Three participating agencies are listed at the bottom of this page)
2. Your [State's marketplace website](#).
3. Get in-person help. You can find in-person help by going to [LocalHelp.Healthcare.gov](https://www.localhelp.healthcare.gov).
4. Call the 24/7-marketplace helpline at 1-800-318-2596.
5. Mail-in a paper application.

**How to Enroll in a Health Insurance Marketplace Plan**

These are the official directions for enrolling in a marketplace plan through [Healthcare.Gov](https://www.healthcare.gov). Remember signing up is only step one – you still need to choose a plan and make your first payment for your coverage to begin officially. State-based marketplaces have very similar sign-up and enrollment processes. **Set up an account.** First, you need to provide some basic information. Then choose a username, password, and security questions for added protection.

1. **Fill out the online application.** You must provide information about you and your family including income, household size, current health coverage information, and more. This will help the Marketplace find options that meet your needs. Important: **If your household files more than one tax return, call the Marketplace Call Center at 1-800-318-2596 before you start an application.** (TTY: 1-855-889-4325) This is a very important step. Please don't skip it. Representatives can provide directions to make sure your application is processed correctly.
2. **Compare your options.** You'll be able to see all the options you qualify for, including private insurance plans and free and low-cost coverage through Medicaid and the Children's Health Insurance Program (CHIP). The Marketplace will tell you if you qualify for lower costs on your monthly premiums and out-of-pocket costs on deductibles, copayments, and coinsurance. You will see details on costs and benefits to help you choose a plan that's right for you.
3. **Enroll.** After you choose a plan, you can enroll online and decide how you pay your premiums to your insurance company. If you or members of your family qualify for Medicaid or CHIP, a representative will contact you to enroll. If you have any questions.

## **Local Agencies Providing Marketplace Assistance:**

### **Missouri Connections for Health/Mid-Mo Insurance Counseling Services**

10<sup>th</sup> year of service on the Marketplace

**Phone:** [\(573\) 817 - 8300, ext: 214](tel:5738178300)(Main) [\(800\) 466 - 3213, ext: 214](tel:8004663213)(Toll-free)

**Email:** [ahuskey@moconnectionsforhealth.org](mailto:ahuskey@moconnectionsforhealth.org)

**Website:** <https://www.midmoics.org>

**Address:** 1105 Lakeview Avenue, Columbia, MO 65201

**Hours: Mon-Fri** 8:30am – 4:30pm

**Languages:** English

**Assister services:** HIV/AIDS, Homebound, Homeless, LGBT, Low-income, Seniors, Young adults/students, Unemployed

### **Aging Best**

10<sup>th</sup> year of service on the Marketplace

**Phone:** [\(573\) 443 - 5823](tel:5734435823)(Main) [\(800\) 369 - 5211](tel:8003695211)(Toll-free)

**Email:** [Help4U@agingbest.org](mailto:Help4U@agingbest.org)

**Website:** <http://www.agingbest.org>

**Address:** 1121 Business Loop 70 E., Suite 2A, Columbia, MO 65201

**Mon – Fri:** 8:00am – 5:00pm

**Languages:** English, Interpretation services available for other languages

**Assister services:** Seniors, Low-income, Homebound

**Special instructions:** We are located on the second floor. Alternative hours available upon request.

### **Boone County Family Resource Center**

4<sup>th</sup> year of service on the Marketplace

**Phone:** [\(573\) 777 - 5208](tel:5737775208)

**Email:** [getcovered@cmca.us](mailto:getcovered@cmca.us)

**Website:** <https://cmca.us>

**Address:** 800 North Providence Road, Columbia, MO 65203

**Mon – Fri:** 8:00am – 4:00pm

**Languages:** English

**Assister services:** LGBT, Low-income, Seniors, Unemployed