

# Federal Health Insurance Marketplace



## **What is the federal Health Insurance Marketplace?**

The federal Health Insurance Marketplace ( the “exchange” ) is a resource to find health coverage issued by private companies. Shop, compare and choose a plan that meets your and your family’s needs. You can also learn if you qualify for federal tax credits and subsidies.

The Marketplace will also allow you to find out if you qualify for Medicaid or North Carolina Health Choice.

## **Can I still get insurance if I have a pre-existing condition?**

Yes. Beginning in 2014, no one can be denied health coverage because of a pre-existing condition.

## **Can I still purchase a plan through the federal exchange if I don’t qualify for tax credits or subsidies?**

Yes. The federal exchange is available to purchase insurance if you don’t qualify for federal tax credits or subsidies.

To learn more, go to **healthcare.gov** or call 1-800-318-2596.

TTY users may call 1-855-889-4325.

## **How much will a plan cost?**

Once the federal exchange opens, you can look at the specific plans offered and see what your premium, deductibles and out-of-pocket costs will be. Then, you can choose the plan that’s right for you.

## **If I have health insurance now, do I need to use the federal exchange?**

No. If you already have health insurance, you are not required to do anything else. If you lose your current plan, you’ll be able to access health coverage through the federal exchange.

## **If I have Medicaid or NC Health Choice, what should I do?**

You do not need to do anything right now. Beginning in 2014, you will be able to recertify your coverage through ePASS.

## **Is having health insurance required?**

Yes. Federal law requires most people over age 18 to have health insurance beginning in 2014 or pay a fine. For information about fines visit [www.healthcare.gov](http://www.healthcare.gov).