



Uninsured

Based on consumer research, we know that there is certain information that drives people to take action. Below are the key points that people who are uninsured need to know. Remember: for it to sink in, people will need to hear these same points multiple times.

- 1. Starting on November 1 you can sign up for affordable coverage at HealthCare.gov.** Open Enrollment for 2018 coverage at HealthCare.gov starts November 1.
- 2. You must sign up by the December 15 deadline.** If you want 2018 coverage, you have to take action by December 15. Beat the rush and sign up early.
- 3. Coverage could be more affordable than you think.** Last year, 8 in 10 people qualified for financial help - for most people, that meant they could find premiums between \$50 and \$100 per month. You should definitely check out your options and see if you could save even more on your out of pocket costs by choosing a silver plan.
- 4. Signing up for coverage is easy.** You can even apply on your smart-phone. It only takes about 10 minutes to submit an application.
 - An Out of Pocket Cost estimator will help you estimate your total costs for the year including premiums, deductibles, and co-pays.
 - There are Doctor and Prescription Drug Lookup tools so you can find out which plans cover your doctors and prescriptions.
- 5. Free, expert help is available.** If you have questions about signing up or want to talk through your options with a trained professional, free help is just a call or click away.
 - **By Phone:** Marketplace call center representatives are available to help all day, every day at 1-800-318-2596. TTY users should call 1-855-889-4325. Assistance is available in many languages. The call is free.
 - **Make an Appointment:** Need help with your health insurance application? You can enter your ZIP code at the [Get Covered America Connector](#) to make an in-person appointment.
 - **Find More In-Person Help:** You can find free and confidential local help in your community by visiting: [LocalHelp.HealthCare.gov](#).
- 6. Those who choose to go without health insurance may have to pay a penalty.** There is a minimum penalty of \$695 for not having health insurance.