



## Know Before You Go: Selecting a Health Plan on the Marketplace

Open Enrollment starts **November 1, 2016**, but before you go to the online marketplace, here are some things to know:

- Who needs to have health insurance coverage?

Everyone! Most people must have qualifying health coverage or pay a fee with the federal taxes. If you don't have coverage in 2017, you'll pay a penalty of either 2.5% of your household income, or a fee for each person in your household who isn't covered—whichever is higher. There are limited cases in which someone might qualify for an exemption from the penalty, so see [www.healthcare.gov/fees](http://www.healthcare.gov/fees) if you think you may be eligible.

- Who can purchase insurance on the Health Insurance Marketplace?

Anyone who needs coverage because they don't have health insurance through a job, Medicare, Medicaid, the Children's Health Insurance Program (CHIP), or any other source that provides qualifying coverage. For people that already have job-based insurance, but want to make a change, the Marketplace can provide coverage but they will pay full price unless their employer's insurance doesn't meet certain standards.

If you have Medicare you may not switch to Marketplace insurance, supplement your coverage with a Marketplace plan, or buy a Marketplace dental plan.

- How much does it cost to buy insurance on the Marketplace?

What you pay for insurance on the Marketplace depends on your expected income for 2017. Based on the income estimate on your Marketplace application, you could be eligible for:

- Premium tax credits that lower your monthly insurance bill
- Assistance with out-of-pocket costs like deductibles and copayments

- If I was enrolled in Medicaid this year, will I still get subsidies for my Marketplace plan?

No, if you are part of the recently expanded Medicaid in Louisiana, you are no longer eligible for subsidies for a Marketplace plan. You will be responsible for any premiums that are incurred after you are enrolled in Medicaid.

- How to apply for coverage.

- [Contact an agent](#)
- [Online](#)
- With a paper application – available November 1, 2016