



# 5 STEPS TO

# STAYING COVERED THROUGH THE MARKETPLACE

It's time to review your health plan coverage and decide if you need to make changes for 2020. Be sure to carefully read and review the letter your health plan sends you in the mail to see what changes they're making to your coverage for the coming year.

You have options during Open Enrollment from **November 1, 2022 – January 15, 2023**. You can choose to stay in your current plan if it's still available. Or, you can enroll in a new plan. But, don't wait—December 15 is the last chance you'll have to choose a plan for 2020. Follow these 5 steps to stay covered:

## 1 REVIEW

Plans offered through the Marketplace can change each year—things like premiums, cost-sharing, and coverage. You might have changed, too—your income, household, health conditions, or prescriptions. Make sure your plan still meets your needs for the upcoming year. If it doesn't, now is the time to change plans.

## 2 UPDATE

Starting November 1, visit [HealthCare.gov](https://www.healthcare.gov) and log into your Marketplace account to review your 2023 application. To help make this easier, we may have started it for you. Step through each page of your application and update your information. Things may have changed, like your income. **Even if none of your information has changed, you might be eligible for lower costs than last year, so it's important to take this step!** Next, submit your application. It's very important to look at your eligibility notice. The notice tells you if you need to follow up with more documents or if your cost savings or eligibility have changed. You also can call the Marketplace Call Center at 1-800-318-2596 to review or make updates over the phone. TTY users can call 1-855-889-4325.

## 3 COMPARE

After you look at your eligibility notice on [HealthCare.gov](https://www.healthcare.gov), you'll see the steps you need to take to complete your enrollment. Here's where you can compare plans, costs, and benefits for 2023. Taking the time to compare plans is important because new plans may be available in your area this year. If you want to stay in the same plan, you'll see it (or a similar one) highlighted at the top of your plan results, if it's still available for 2023. To compare plans, check the "Compare & Save" box next to your saved plan.

## 4 CHOOSE

Choose a health plan. You can choose your current plan if it's still available for 2020, or select a new one that better fits your needs.

## 5 ENROLL

After you enroll online or over the phone, contact your plan to confirm your enrollment. Make sure to keep paying your premium every month. You must do this to stay covered.