

Already have Marketplace Coverage? You Should Still Compare Plans Every Year

Marketplace plans can change each year— things like costs and coverage. Even if you're happy with your plan changes for next year, and you don't have any life changes to report (like moving to a new state or changes in your income or household), you should still take a look at the health plans available in your area. You might benefit from a change, and you never know until you compare.

To help you decide whether to keep or change your plan, take this quiz. Give yourself 1 point for each "yes" answer.

	Yes	No
1. Am I satisfied with changes to my current plan?	<input type="radio"/>	<input type="radio"/>
2. Does my plan cover my current doctors and other health care providers?	<input type="radio"/>	<input type="radio"/>
3. Can I afford my premiums, deductibles, and other costs next year?	<input type="radio"/>	<input type="radio"/>
4. Is there a yearly limit for what I pay out-of-pocket?	<input type="radio"/>	<input type="radio"/>
5. Does my plan cover the services that I need, like vision coverage?	<input type="radio"/>	<input type="radio"/>
6. Does my plan cover my prescription drugs and preferred pharmacies?	<input type="radio"/>	<input type="radio"/>
7. Am I satisfied with my plan's quality of services?	<input type="radio"/>	<input type="radio"/>
8. Have I confirmed that new or more affordable plans aren't available in my area?	<input type="radio"/>	<input type="radio"/>

If you scored between 0 - 3:

Your current plan might not be meeting your needs. You may want to explore other options. You can do this anytime during Open Enrollment. Visit [HealthCare.gov](https://www.healthcare.gov) to get started.

If you scored between 4 - 6:

You should see if there are other plan options that meet your needs during Open Enrollment. There could be better, more affordable plans that weren't available last year. Visit [HealthCare.gov](https://www.healthcare.gov) to shop and compare.

If you scored 7+: Congrats! You're very likely enrolled in a plan that fits your current needs and budget. Make sure to pay your premium, report any life changes, and check back during the next Open Enrollment to see if your plan is still the right one for you.

If you have questions or need help, visit [Localhelp.HealthCare.gov](https://www.localhelp.healthcare.gov) to find someone who can help you in person. Or, call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325.

You have the right to get Marketplace information in an accessible format, like large print, Braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit [CMS.gov/about-cms/agency-information/about-website/cmsnondiscriminationnotice.html](https://www.cms.gov/about-cms/agency-information/about-website/cmsnondiscriminationnotice.html), or call the Marketplace Call Center at 1-800-318-2596 for more information. TTY users can call 1-855-889-4325.



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