

## How your Marketplace health insurance works

Getting health coverage is an important first step to better health and well-being. If you're getting coverage through the Health Insurance Marketplace, here are some important things to know:

### When your new coverage starts

Your coverage start date depends on when you enroll or change plans. Note: You can only enroll in or change plans for the 2017 plan year from November 1, 2016 to January 31, 2017 (unless you qualify for a Special Enrollment Period). Here are some important dates to keep in mind:

If you enroll by...	Your coverage will start:
December 15, 2016	January 1, 2017
January 15, 2017	February 1, 2017
January 31, 2017	March 1, 2017

Once you enroll in or change plans, you'll also get a notice from your insurance company explaining exactly when your coverage will start.

### Paying your premium

- You must pay your premium in full directly to your insurance company — not the Health Insurance Marketplace -- after enrolling in a Marketplace plan. Your coverage won't start until you pay your first premium. Plus, your health insurance company could end your coverage if you fall behind on your monthly premiums.
- Each insurance company sets their own payment deadline and handles payments differently. Contact your insurer to find out when and how you need to make your premium payment and what flexibility they may give you.

### Using your new coverage

- Your plan will send you a membership package with enrollment materials and a health insurance card as proof of your insurance. Carefully review these, and look through your plan's provider directory to see where you can get care. You'll use the card when you get health care services, so keep it in a safe place.
- If you didn't receive a card, call your insurer to see if you should have received one already and to make sure your coverage is effective. With some insurers, you may be able to go online and print a temporary card.
- You can find your insurer's phone number on their website. If you're not sure how to contact your insurer, visit [HealthCare.gov](http://HealthCare.gov) or call the Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855-889-4325.
- You also can ask your insurer to help you confirm your enrollment with your doctor or pharmacy so they can bill your insurer correctly, and you can get the services and prescriptions you need.

### If you still need help

For more tips on using your new coverage, visit [HealthCare.gov/using-marketplace-coverage/](http://HealthCare.gov/using-marketplace-coverage/).

Trained representatives are available at the Marketplace Call Center (1-800-318-2596) 24 hours a day, 7 days a week. TTY users should call 1-855-889-4325.