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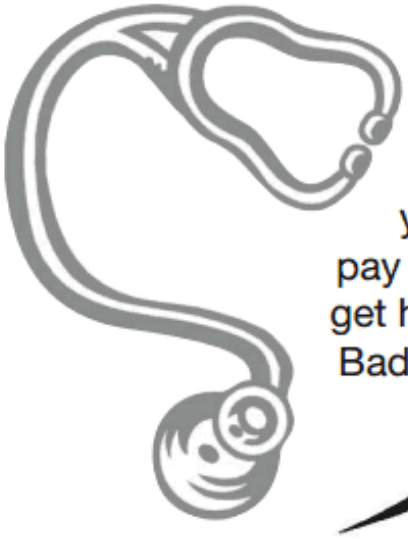
Wisconsin's Health Insurance Marketplace: *What You Need to Know*

If you have job-based health insurance and you like it, you can keep it. You may also be able to change to Marketplace coverage.

Starting October 1, 2013, you can apply and enroll in health coverage through the Health Insurance Marketplace at **HealthCare.gov**. You may also call the Health Insurance Marketplace Call Center at **1-800-318-2596** to speak with a trained customer service representative 24 hours a day, seven days a week. TTY users should call **1-855-889-4325**.

Health coverage starts as early as January 1, 2014, if you sign up by December 15, 2013. Open enrollment ends on March 31, 2014.

Through the Marketplace, you can apply, compare all your options, and find out if you can get lower costs on monthly premiums or qualify for free or low-cost coverage. When you are ready to enroll, you will decide how you pay your premiums or if are get help signing up for BadgerCare.



- All insurance plans will have to cover doctor visits, hospitalizations, maternity care, emergency room care, and prescriptions.
- You cannot be denied coverage if you have a pre-existing condition.
- You may be able to get financial help to pay for a health insurance plan.
- All insurance plans will have to show the costs and coverage in simple language with no fine print.

Health Insurance Marketplace

Explore Your Options

You can ask your employer if they plan to offer health insurance. If not, you may need to get insurance through the Marketplace or from other sources. Go to ***HealthCare.gov*** *or call* ***1-800-318-2596 (TTY: 1-855-889-4325)*** *to learn more.*

Seniors

If you have Medicare, you are already covered and do not need to make any changes. Supplemental policies will NOT be sold in the Marketplace. You still enroll in Medicare, Medicare Advantage, and Medicare Part D. Medicare open enrollment will be from October 15 to December 7.

Small Business Owners

If you run a small business, you can go to the Small Business Health Options Program (SHOP) Marketplace and find out about coverage for your employees. Employers can call during business hours to get their SHOP and small business questions answered by calling **1-800-706-7893 (TTY: 1-800-706-7915)**.

Local Resources

For more information go to LocalHelp.HealthCare.gov

Eau Claire County

Eau Claire County Department of Human Services

Address: 721 Oxford Ave.
PO Box 840
Eau Claire, WI 54702

Hours: M-F 8:00-5pm

Telephone: (715) 839-2300
Office Fax: (715) 831-5658

Health Insurance Marketplace

State Senator Kathleen Vinehout