

## How do I apply?

Online: [www.healthcare.gov](http://www.healthcare.gov)

By phone: 1-800-318-2596 or  
TTY: 1-855-889-4325

By mail: **Health Insurance Marketplace,  
Dept. of Health and Human Services,  
465 Industrial Boulevard, London, KY  
40750-0001**

In person: **Call 1-855-733-3711 to set up  
a local appointment.**

## Where can I go for help in Durham?

Local assistance is available to help individuals enroll for insurance at the Marketplace.

Places to go for help include:

- Lincoln Community Health Center
- El Centro Hispano
- Project Access of Durham County
- Durham County Department of Social Services
- Legal Aid of NC
- Alcohol and Drug Council of NC
- MDC/The Benefit Bank

## What coverage can I expect?

Plans are required to cover comprehensive “essential health benefits” including free preventative services. Benefits must include hospital, emergency, outpatient, maternity and newborn care, labs, rehabilitation, mental health and substance abuse services, and prescription drugs. For children, plans have to cover dental and vision.

## Do I have to purchase insurance?

**Yes. It is the law.** Most people must have health coverage in 2014 or pay a fee (\$95 per adult, \$47.50 per child, or 1% of your income, whichever is higher). The fee increases every year. Some people may qualify for an exemption to this fee.

You are considered covered if you have Medicare, Medicaid, NC Health Choice, any job-based plan, any plan you bought yourself, COBRA, retiree coverage, TRICARE, Veteran’s Administration (VA) health coverage, or some other kinds of health coverage.



Information provided by the Access to Care Committee of the Partnership for a Healthy Durham. The Partnership is a coalition of local agencies, organizations, community members, and leaders. It is a certified Healthy Carolinians program. Our vision is that the people of Durham enjoy good physical, mental, and social health and well-being.

**Phone: 919-560-7833 • [info@healthydurham.org](mailto:info@healthydurham.org)**

For a .pdf of the brochure, visit: [www.healthydurham.org](http://www.healthydurham.org)

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**Enroll now at the  
NC Health Insurance  
Marketplace for the  
Affordable Care Act**  
*also known as “ObamaCare”*

**Initial enrollment period:**  
October 1, 2013 to March 31, 2014

[www.healthcare.gov](http://www.healthcare.gov)

## What is the Health Insurance Marketplace?

- **The Marketplace helps uninsured people find health insurance.** The Marketplace simplifies your search for health insurance by gathering the options available in your area in one place. With one application, you can compare plans side-by-side and find any free or low-cost programs you may qualify for.
- **Most people can get lower costs.** When you use the Marketplace you may be able to get lower costs on your monthly premiums and out-of-pocket costs. When you fill out your application, you will find out how much you can save based on your household size and income.
- **Being sick does not keep you from getting coverage.** Starting in 2014, an insurance company cannot turn you down or charge you more because of your condition. Additionally, they will not be able to refuse treatment due to pre-existing conditions.

## Who can apply?

As of **October 1, 2013**, citizens and legal residents who do not have insurance through a job, Medicaid, Medicare, or Tricare may apply. People with inadequate employer insurance may also qualify.

## How can I apply?

**You can apply online, in person, by phone, or through the mail.** Assistance will be provided by “navigators,” certified application counselors,” insurance agents/brokers, and other trained professionals and volunteers.

## What do I need to apply?

- ★ Social Security Number (or document numbers for legal residents) for everyone in your household who needs coverage.
- ★ Employer and Income Information (For example, pay stubs, W-2 forms) for every member of your household who needs coverage.
- ★ Detailed information about your employer’s insurance (if offered).

## When can I sign up and when does coverage start?

**Initial enrollment began on October 1, 2013 and will end on March 31, 2014.** If you enroll by December 15, 2013, coverage can begin as soon as January 1, 2014. **After March 31, 2014 the annual enrollment period will be October 15 through December 7.**

## How much does it cost?

**Cost will be based on household size and income.** After you fill out a Marketplace application, you will learn if you qualify for private insurance plans, Medicaid or the Children’s Health Insurance program (CHIP).

## Questions?

Call 24 hours a day,  
7 days a week: 1-800-318-2596  
(TTY: 1-855-889-4325)

[www.healthcare.gov](http://www.healthcare.gov)

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