### **How To Enroll**

Virginia's Insurance Marketplace lets you shop for, compare, and purchase affordable, highquality health insurance plans with comprehensive coverage.

# **Steps To Enroll**

- Visit Marketplace.Virginia.gov to shop, compare plans, and get a quote.
- Create a free Marketplace account and gather your information. Make sure you have the following materials for each adult who will be covered:
  - Photo ID
  - · Social Security number
  - Most recent tax return
  - · Pay stubs from the last four weeks
  - Immigration documents, if applicable
- Select your plan and enroll.
- Pay your first month's premium.
- You're covered!

  Begin using your health insurance and get the care you need.

Enroll today at Marketplace.Virginia.gov



### **Get Started**

Virginia's Insurance Marketplace offers free assistance over the phone and locally in person.

Have questions or need help enrolling in a health plan?

Contact the Marketplace's Consumer Assistance Center at 888-687-1501 or visit Marketplace.Virginia.gov.





# Meet Virginia's Insurance Marketplace!

Where Virginians shop for affordable health plans.

Marketplace.Virginia.gov 888-687-1501

Virginia's Insurance
Marketplace is the
Commonwealth's official
platform to browse,
compare, and purchase
high-quality health
insurance plans for
individuals and families.

# All plans offered on the Marketplace cover 10 essential health benefits:

- Doctor visits
- 2. Hospitalization
- Prescription services
- 4. Emergency services
- Mental health and substance use disorder services
- Preventative health and wellness services
- Laboratory services
- 8. Pediatric services, including oral and vision care
- Pregnancy, maternity, and newborn care
- 10. Rehabilitative services

Virginia's Insurance Marketplace is the only place where Virginians can apply for financial savings to help lower their monthly health insurance costs.

Apply for a high-quality health plan from Virginia's Insurance Marketplace!

# When To Enroll

# **Open Enrollment**November 1 - January 30

Each year during this period, you can buy health insurance through the Marketplace or make changes to your existing health plan. If you don't enroll during this time, you can't purchase a health plan until the next Open Enrollment Period —

### **Special Enrollment**

A Special Enrollment Period takes place outside the yearly Open Enrollment Period. If you experience a Qualifying Life Event — such as getting married, losing health coverage, having a baby, and many other events — you can enroll during a Special Enrollment Period.

# **Enrollment Basics**

# Why get coverage?

Accidents can happen to anyone at any age, even if they're healthy. Health insurance protects you from the unexpected. It also allows you to get the care you need while saving you from life-altering medical expenses.

# Who can use Virginia's Insurance Marketplace?

Individual and family plans are available to eligible Virginians, including those who are unemployed, are self-employed, or have jobs that don't provide affordable insurance options. Residents who have lost Medicaid or FAMIS coverage are also encouraged to find affordable insurance on the Marketplace.

# Can I use the Marketplace if my employer does not offer affordable health insurance?

Yes, if you qualify. An employer-sponsored health plan is considered "affordable" if your share of the monthly payment in the lowest-cost plan offered by the employer is less than a certain percentage of your household income.

Coverage for families is more affordable than ever, and even those who previously didn't qualify may be eligible for coverage.

