## Can I still buy health insurance on the marketplace?

Yes! You can still buy health insurance on the Marketplace. Go to [www.healthcare.gov](http://www.healthcare.gov) or call 1-800-318-2596.

**When can I apply?**

Open Enrollment is **only 6 weeks** this year - **November 1, 2017 through December 15, 2017!**

**For most people, this is the only chance to buy health insurance on the Marketplace for 2018.** If there are changes in your family situation, like marriage, divorce or having a baby after December 15, you may qualify for a“special enrollment period” and be able to apply later.

**Will I have a choice in insurance plans?**

All counties and cities in Virginia have at least one health insurance company offering plans on the Marketplace. Even in parts of the state where there is only one health insurance company, that company will have more than one plan for you to choose.

**Are health insurance premiums going up?**

Yes. Virginia health plans have increased their premiums for 2018 Marketplace plans, largely because of uncertainty about the future of the Affordable Care Act. People who qualify for premium tax credits will be protected from these increases. But families with income above 400% of the federal poverty line (for example, $48,240/year for an individual; $81,680/year for a family of 3) will have to pay significantly higher premiums.

**Can I still get help paying for insurance?**

Yes! Financial assistance is still available to people who qualify. Last year, 82% of Virginians who enrolled in coverage through the Marketplace got “premium tax credits” to help pay their premiums, and 59% were eligible for a special “cost sharing reduction” Silver Plan with lower out-of-pocket costs. The amount of your financial assistance can change each year and also when your income changes.

Note: The federal Marketplace – [www.Healthcare.gov](http://www.Healthcare.gov) - is the only place you can get financial help with your private health insurance costs. Start an application to see how much help you qualify for in 2018.

## What are Cost-Sharing Reductions (CSRs)?

Cost Sharing Reductions, also known as CSRs, lower your out-of-pocket health costs, like co-pays and deductibles. If your income is below 250% of the federal poverty level (*$30,150/year for an individual; $51,050/year for a family of 3*), you may be eligible for them.

You can only get CSRs, if you choose a Silver Plan. All insurance companies are required to offer Silver Plans with CSRs to people who qualify. These plans **will** be available in 2018.

**How do I pick a health insurance plan?**

Health insurance plans and prices change every year. If you have Marketplace coverage in 2017, it is important to go to your Marketplace account during Open Enrollment to see your options and make sure you are enrolled in the plan that is best for you and your family. Be sure to check if your doctors or medicines are covered by the plan you pick. **Remember:** *Choose a Silver Plan*, if you want *Cost-Sharing Reductions* when you use the insurance.

**What if I don’t want to have health insurance?**

The law still requires most people to have health insurance or pay a penalty fee of $695 or more. There are some exemptions to this rule, such as certain financial hardships, lack of affordable coverage or falling into Virginia’s Medicaid coverage gap.

Explore your health insurance options and remember that health insurance is extremely important. Accidents and illness can happen at any time. Give yourself peace of mind by knowing that you’re covered if the unexpected happens.

**How can I get help with my application and plan choice?**

Navigators and Certified Application Counselors are available throughout Virginia to provide free, one-on-one help. These experts can answer your questions. They can help when you apply for, renew and/or choose your health insurance.

You can find a local assister at [www.enrollva.org/get-help/](http://www.enrollva.org/get-help/). You can find an event near you at [www.enrollva.org/events/](http://www.enrollva.org/events/). Or call Enroll Virginia toll-free at 888-392-5132.

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