A primary goal of the Affordable Care Act is to help the 16% uninsured and eligible Americans gain access to quality, affordable healthcare. Central to this goal is the creation the Health Insurance Marketplace. Through the Marketplace, eligible Americans will be able to enroll in a health plan to get coverage that starts in January 2014.

It's now time to raise awareness of the Marketplace to maximize the number of Americans who enroll during this first open enrollment period beginning October 1, 2013.

What is the Marketplace?

The Marketplace is a destination where consumer can compare insurance options in simple, easy to understand language. At the Marketplace, consumers will be able to compare insurance options based on price, benefits, quality and other factors with a clear picture of premiums and cost-sharing amounts to help them choose the insurance that best fits their needs.

Lub hkw muag kev povfwm khomob yog dlaabtsi?

Lub hkw nuav yog ib qhov chaw kws yoojyim rua cov tuabneeg mooj sib piv kev povfwm khomob hab cov lug nyob rua huv nuav los yoojyim rua txhua tug kuam muaj kev totaub meej. Huv lub hkw nuav, txhua tug piv tau tej kev povfwm khomob lug ntawm tug nqe, cov kev paab cuam, qhov kws zoo lossis lwm yaam, hab yuav pum meej tas tug nqe them txhua lu his yog pestsawg hab qhov nqe kws yug nlag tug yog pestsawg kuam paab tau rua nyag xaiv nyag kev povfwm khomob kws zoo lawy le nyag txuj kev cheemtsum.

Lub kw muag kev povhwm khomob yog dabtsi?

Lub hkw no yuav yog ib qhov chaw uas yoojyim rau cov neeg mus sib piv kev povhwm khomob thiab cov lus nyob rau hauv no los yoojyim rau txhua tus kom muaj kev totaub meej. Hauv lub hkw no, txhua tus sib piv tau tej kev povhwm khomob los ntawm tus nqi, cov kev paab cuam, qhov uas zoo lossis lwm yam, thiab yuav pom meej tias tus nqi them txhua lu his yog pestsawg thiab qhov nqi uas yog yus ntiag tus yug pestsawg kom patab tau rau nias xaiv nias kev povhwm khomob uas zoo raws li nias txoj kev cheemtsum.
Financial help to lower costs is available for people who qualify. Consumers may be eligible for a free or low cost plan, or savings that lower monthly premiums right away.

How can you help?

Start by visiting marketplace.cms.gov. There you'll find helpful tools, official resources, information about news, events and upcoming stakeholder engagement sessions.

For consumer information, visit HealthCare.gov. Consumers can sign up for email and texts at SignUp.HealthCare.gov to get the information they'll need to be ready to enroll in October 2013.

Key Facts

- 16% uninsured nationally

- 6-month open enrollment period begins October 1, 2013 and ends March 31, 2014

- Coverage begins as early as January 1, 2014

- Many people will be savings they can use right away to help them pay for insurance in the Marketplace (including an individual with income less than $45,960 or a family of 4 with income less than $94,200).

Lug Tseem Ceeb

- 16% ntawm cov tuabneeg nyob thoob tebchaws tsis muaj ntawv povfwm khumob


- Kev tuav povfwm khumob yuav pib sai le sai tau rua thauam lub ib hls ntuj tim 1, 2014

- Coob tug tuabneeg yuav tau txais kev paab taamsim rua puab moog them nqe povfwm khumob nyob rau huv lub khw muag kev povfwm khumob, Marketplace (xws le cov kws yog ib leeg kws tau nyaj tsawg tshaaj $45,960 rov lug losissi ib tse tuabneeg kws muaj plaub leeg kws tau nyaj tsawg tshaaj $45,960 rov lug).

Credits: English from the Affordable Care Act Marketplace at Healthcare.gov