



# It's Time To Get Covered

## **It's time to get covered.**

If you – or someone you know – needs health insurance, now is the time to sign up for quality and affordable coverage. Open Enrollment only happens once each year.

**This year's Open Enrollment ends on January 31, 2016.** Don't miss your chance to get covered.

## **Financial help is available.**

Over 8 out of 10 people who enrolled in health coverage through **HealthCare.gov** qualified for financial help to make their monthly premiums more affordable. In fact, **most people can find health insurance plans available for \$75** or less per month. If you choose not to buy health insurance this year, you may need to pay a tax penalty of \$695 or more.

## **Getting covered is easier than ever.**

Every year, the process of signing-up for coverage gets simpler. You can even apply on your cell phone. During last year's open enrollment, **it took most people about 10 minutes to submit an application.**

## **How do you sign up for affordable health care?**

- **Online** through [HealthCare.gov](http://HealthCare.gov) or [CuidadoDeSalud.gov](http://CuidadoDeSalud.gov) where you can shop for coverage 24/7 from your kitchen table, living room, or anywhere you can access the internet.
- **Call** 1-800-318-2596 (available 24/7, with translation assistance offered in over 150 languages).
- **In-person** with free local help in your community ([LocalHelp.HealthCare.gov](http://LocalHelp.HealthCare.gov)).
- **Mail** in a paper application (available online or from Navigators and Assisters).

**Sign up today! If you need more time to compare options and talk things over with your family, you still have time to find the plan that's right for you.**

**You can sign up through the Marketplace until January 31, 2016.**  
**And if you qualify for Medicaid, you can enroll at any time.**