

# About Affordable Care Act (ACA) Health Insurance Exchange plans

If you don't have health insurance and you're unable to qualify elsewhere, you can purchase private, commercial insurance through the Health Insurance Exchange at the [Healthcare.gov](https://www.healthcare.gov) marketplace.



## **NEW FOR 2021: SPECIAL ENROLLMENT FEBRUARY 15 - MAY 15**

Due to COVID-19, the [Healthcare.gov](https://www.healthcare.gov) exchange is open for a special enrollment period from February 15 - May 15. Don't miss out on this opportunity to explore your options.

## Are these plans right for me?

An ACA Health Insurance Exchange plan may be a good option if you don't have coverage through an employer plan and don't qualify for Medicare or Medicaid. These plans can provide necessary coverage for medical treatment—including a kidney transplant or dialysis.

## 5 things to know about ACA Health Insurance Exchange Plans

- 1 **There are different plan tiers to choose from**—with varying coverage terms and deductibles.
- 2 **Plan coverage and availability can vary by state**—and may vary by zip code.
- 3 **Plans typically offer all-in-one coverage**—which may include dental, vision, and hearing.
- 4 **You can only get an ACA Health Insurance Exchange plan if you don't qualify for other insurance**—and plans typically can't be combined with another type of coverage.
- 5 **Open Enrollment is typically from November 1 - December 15**—though the enrollment period may vary by state. You may also qualify for enrollment at other times due to a special life event—such as moving, losing a job, getting married, or having a baby.



## **HOW TO GET STARTED**

To learn more or apply for coverage, visit [Healthcare.gov](https://www.healthcare.gov). If you have questions about your options, contact your insurance coordinator for help.