Find Help Enrolling

People can enroll online—that’s the preferred method. Online enrollment is customizable to your particular situation—but paper and phone enrollments will also be possible.

To get help, contact one of the organizations listed below, where you can locate Navigators, Certified Application Counselors, and Assisters, people trained to help you understand your health coverage options and enroll in a plan.

Your main resource for information and enrollment.

Health Insurance Marketplace—1-800-318-2596 (TTY 1-855-889-4325)
Find help with the paper or electronic application. Customer Service representatives are available 24/7, in English and Spanish, with a language line for 150 additional languages.

White Mountain Community Health Center—1-603-447-8900
Located at 298 White Mountain Highway (Route 16) in Conway. Find trained and certified Navigators and Certified Application Counselors to help you understand your health coverage options and enroll in a plan (beg. mid-October).

Other useful information:

NH Insurance Department—www.nh.gov/insurance or 1-800-852-3416 (Consumer Hotline). NH Insurance Department will approve insurers and be an appeals venue.

MedLine Plus—medlineplus.gov
MedlinePlus is the National Institutes of Health’s Web site for patients and their families and friends. Produced by the National Library of Medicine, it provides information about diseases, conditions, and wellness issues in language you can understand. MedlinePlus offers reliable, up-to-date health information, anytime, anywhere, for free.

Please note: There are NO Assisters or Navigators at your Library. We can only give information to help YOU make YOUR OWN decision.

This brochure was adapted for Northern Carroll County Libraries from one developed and shared by Linda Kepner of the Peterborough Town Library, September 2013.
What is the Health Insurance Marketplace?

When you use the Health Insurance Marketplace, you’ll fill out an application and see all the health plans available in this area. You’ll provide some information about your household size and income to find out if you can get lower costs on your monthly premiums for private insurance plans. You'll learn if you qualify for lower out-of-pocket costs.

The Marketplace will also tell you if you qualify for free or low-cost coverage available through Medicaid or the Children’s Health Insurance Program (CHIP).

Most Americans will be eligible to use the Marketplace.

The Health Insurance Marketplace is sometimes known as the health insurance "exchange."

You can apply online, by mail, or in-person.

Find public computers and help getting online at your local library.

How the Marketplace Works

First, visit the web site www.healthcare.gov

Second, create an account. You must provide some basic information. Sign up for Marketplace emails now, and the site will let you know as soon as you can create an account.

Third (starting October 1, 2013): Apply! You will enter information about you and your family, including your income, household size, and more. (Visit healthcare.gov to get a checklist to help you gather the information you will need.)

Fourth, pick a plan. You will see all the plans and programs you’re eligible for and compare them side-by-side. Be sure to find out if you can get lower costs on monthly premiums and out-of-pocket costs. (Plans with high premiums usually have low deductibles, and vice versa. Select the plan that fits your cash flow.)

Fifth, make the choice. Choose a plan that meets your needs and enroll! Coverage starts as soon as January 1, 2014. The application is available in both English and Spanish, in an interactive online version or in a streamlined paper version. Help will be available to complete the application.

What Are Qualified Health Plans?

A Qualified Health Plan is an insurance plan that is certified by the Health Insurance Marketplace, provides essential health benefits, follows established limits on cost-sharing (like deductibles, copayments, and out-of-pocket maximum amounts), and meets other requirements. A qualified health plan will have a certification by each Marketplace in which it is sold.

What is Open Enrollment?

Almost all health insurance plans have Open Enrollment dates. With a Health Insurance Marketplace Plan, Open Enrollment is the annual window of opportunity in which a health insurer allows you to sign up or make calculated changes in your insurance coverage.

This year, Open Enrollment in the Health Insurance Marketplace starts October 1, 2013 and ends March 31, 2014, so that coverage can begin as soon as possible, as early as January 1, 2014. In future years, Open Enrollment will be from October 15 to December 7, like many private plans. If you have an important life change (new dependent, hardship, etc.) or your insurance has an error or problem, you may ask for a Special Enrollment Period.