# I signed up, but don't have health coverage. What should I do?

## If you think you signed up for a health plan through the Marketplace, but haven't received your insurance card

Even though you haven't received your insurance card, your coverage may be effective. If you need to see a doctor or get a prescription filled before you get your insurance card, call your insurer to confirm that your coverage is effective. You also can ask them to confirm your enrollment for your doctor or pharmacy so they can provide you care at the cost set by the health plan.

You can call your insurer directly. If you don't have an insurance card, you can find this number on the insurer's website, **HealthCare.gov**, or call the Marketplace Call Center at 1-800-318-2596 where a trained representative can help you find it. TTY users should call 1-855-889-4325.

#### If you think you signed up, but haven't paid your first premium

Each insurer sets their own payment deadline. Some insurers may accept your first payment after your coverage has become effective or pay for your care retroactively. Contact your insurer to find out when you need to make your payment and what flexibility they are able to give you.

You can call your insurer directly. This number is on your insurance card and the insurer's website. If you can't find the number, visit HealthCare.gov or call the Marketplace Call Center at 1-800-318-2596 where a trained representative can provide it. TTY users should call 1-855-889-4325.

## If you thought you had health coverage but your insurer doesn't have a record of your enrollment

Call the Marketplace Call Center at 1-800-318-2596 where a trained representative can assist you. TTY users should call 1-855-889-4325. If there was a problem with the Marketplace systems that prevented you from getting coverage even though you tried to enroll before December 23, you may be eligible to get coverage as soon as possible.

### If you haven't applied for coverage

There are four ways to apply:

- 1. Apply online at HealthCare.gov.
- 2. Call the Marketplace Call Center 1-800-318-2596, where a trained representative can help you enroll. TTY users should call 1-855-889-4325.
- 3. Visit LocalHelp.HealthCare.gov for a list of locations in your area where you can get in-person help with your application for coverage.
- 4. Apply with a paper application available for download at HealthCare.gov.



