What's the difference between the Health Insurance Marketplace and an insurance company?

The Marketplace is a website (**healthcare.gov**) where you can shop for health insurance plans. The plans you see on the Marketplace website are owned and operated by insurance companies, not the Marketplace.

The Marketplace is similar to an online travel service such as Expedia.com. How?

Expedia.com lets you shop and compare prices for airline tickets, but it doesn't own the airplanes.

Airline companies, such as Delta or American, set the ticket prices and operate the airplanes.

In the same way, the Marketplace lets you shop and compare prices for health plans.

Insurance companies, such as Anthem and Centene, set the prices and operate the plans.

If I have questions about health insurance, should I contact the Marketplace or my insurance company?

Knowing who to call can be tricky. Here are some tips:

If you have questions about a notice, bill or other paper you received

See if the paper gives a phone number to call or shows a name or logo at the top. Usually:

- If it came from the Marketplace, call the Marketplace call center at **1-800-318-2596** (TTY users at **1-855-889-4325**) or visit **healthcare.gov**.
- If it came from your health insurance plan, call your insurance company. You can find their phone number on your insurance card.

For any other questions about health insurance

- Call a trained assister who can answer questions or tell you who to call. Find help near you at **https://findlocalhelp.covermissouri.org/** or call **1-800-466-3213** to schedule an in-person or virtual appointment.
- Use the checklist on the back side of this sheet to help you decide who to call.

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Call your **Insurance company**
Call the **Marketplace**

	Marketplace	Insurance company
For questions about getting health insurance, such as:		
How can I re-enroll for a plan (or renew my current plan) for next year?	✓	
Can I get health insurance if I'm not a lawful resident of the United States?	✓	
Do I qualify for an exemption so I don't have to buy health insurance or pay the penalty?	✓	
What if I have questions about my premium tax credit?	✓	
For questions about changes in your household or life, such as:		
What if I've had a life event, such as moving, a new job, baby, marriage, or divorce?	✓	
Who needs to know about a change in my address, telephone number, or email?	✓	✓
Who needs to know about a change in my household income due to a job change or unemployment?	✓	
I (or my spouse) have been offered health coverage through a new job — what happens to my Marketplace plan?	✓	
If I've had a life event, can I enroll in a new plan or change my current plan outside of the Open Enrollment period?	✓	
I'm getting ready to retire — how will that change the way I get health coverage?	✓	✓
For questions now that you're a member of a health plan, such as:		
Why haven't I gotten my insurance card after enrolling in a Marketplace plan?	✓	✓
How can I find out if my doctor or hospital are in-network, or find one that is?		✓
What if I'm late paying my monthly premium, or I got a notice that my premium payment wasn't received?		✓
Will my plan cover this procedure or test I need?		✓
What if I have questions about an EOB (Explanation of Benefits) or a doctor bill I got?		✓
How much have I paid toward my deductible this year?		✓
How can I cancel my plan? (Call Marketplace, then confirm with insurance company)	✓	✓
How can I change my plan?	✓	
What if I didn't get a 1095-A tax form, or got one with a mistake on it?	✓	

Have questions?

Find free help
Find free in-person or virtual help from trained assisters near you. Visit **covermissouri.org** or call **1-800-466-3213** for an appointment to learn more.

Contact the Marketplace
The Marketplace Call Center is open 24 hours a day, 7 days a week. Call **1-800-318-2596 (TTY 1-855-889-4325).**

Para El Español
Encuentre ayuda gratuita de personas capacitadas cerca de usted llamando **1-800-318-25969** o visitando **cuidadodesalud.gov.**

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