Before you apply, figure out:

- Does your employer offer health insurance? If it does, have your benefits manager fill out the Employer Coverage Tool, available at www.healthcare.gov.
- What is your budget? How much can you afford to pay per month after your other expenses?
- What is your current income, and what do you think it will be next year? (Include things like unemployment, Social Security, and disability benefits.)
- Are there any specific doctors, services, or medications that you want your plan to cover?

Sign up by January 31, 2016!

Go to www.healthcare.gov to connect to your state’s marketplace.

You can also call 1-800-318-2596.

Find local, in-person assistance to help you sign up by calling 1-800-318-2596 or at localhelp.healthcare.gov.