It’s Time to Enroll in Obamacare for 2023. Here’s How.

Plus: Over 10 prevention services related to hepatitis, HIV and sexually transmitted infections covered by the Affordable Care Act.

November 25, 2022 By HIV.gov News

Open enrollment for health insurance coverage through the Affordable Care Act (the ACA, or Obamacare) started November 1. The below posts were originally from HealthCare.gov and cross-posted to HIV.gov.

You have until January 15, 2023, to apply for new health coverage or change your health plan for 2023. If you enroll by December 15, 2022, your coverage will start January 1, 2023. Avoid a gap in coverage by acting quickly to find a plan that meets your household’s needs and budget.

How to Apply & Enroll Online

While there are other ways to enroll in Marketplace coverage for 2023, applying online at HealthCare.gov is usually faster and easier.

Here’s how to start a new application or update an existing one online:

- If you’re applying for Marketplace insurance for the first time, create an account to get started.
- If you’ve been here before, log in to start or update an application.
- Then follow these 4 steps to enroll.

If you have questions, help is available. Remember, you can only get premium tax credits and other savings if you enroll in a Marketplace plan.

10+ HIV-Related Preventive Services Covered by Marketplace Plans

Did you know: Under the Affordable Care Act (ACA), all Marketplace health plans and many other plans must cover a set of preventive services to prevent illness, disease and other health problems at no cost to you, even if you haven't met your yearly deductible. These services are free only when you get them from a doctor or other provider in your plan's network. (Contact your health plan to see which providers are "in-network.")

Covered Preventive Services

Preventive services include things like screenings, tests, check-ups and counseling. Many are important tools in addressing the syndemic (linked, interacting health problems) of HIV, viral hepatitis, sexually transmitted infections (STIs) and substance use and mental health disorders as called for in the National HIV/AIDS Strategy, Viral Hepatitis National Strategic Plan and STI National Strategic Plan. Here are some of benefits available to adults with Marketplace coverage:

- HIV screening
- PrEP
- Alcohol misuse screening and counseling
- Depression screening
- Hepatitis A vaccination
- Hepatitis B screening
- Hepatitis B vaccination
- Hepatitis C screening

- STI prevention counselling
- Syphilis screening
- And several additional covered preventive services for women:
  - Chlamydia infection screening for younger women and other women at higher risk
  - Gonorrhea screening for all women at higher risk

See the full list for all adults, as well as other services available specifically to women and children.

Get More Information on Preventive Care

Take advantage of these free services to help find health problems—like HIV—early, when treatment is likely to work best. Talk to your provider about what's right for you.

Get more information on preventive and wellness services for your whole family.

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