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Mick's Enrollment Story

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Mick, a college student in Florida, was so excited to start shopping for coverage on the Health Insurance Marketplace that he stayed up late on the eve of the beginning of open enrollment. Unfortunately, like many Americans, Mick was unable to complete the process on October 1st due to problems with HealthCare.gov.

The problems that Mick and other Americans have encountered with HealthCare.gov are unacceptable. That's why our team has been working 24/7 to improve the site. Secretary Sebelius knows how important it is to make sure everyone that wants access to the new Marketplace has it.

As we've made improvements to the site, many more are making it all the way through the process. This was true for Mick. A few weeks ago, when he tried again, the glitches he originally encountered had subsided and he was able to evaluate his options and enroll.

Mick was pleasantly surprised at the ease of the entire process and the affordability of his options:

"I was easily verified, and it took me about 45 minutes to sign up. As a student, I received a pdf telling me I was eligible for $170 in tax credits—not bad! Many of the options were in the $20 a month range, but I wanted more coverage than that."

"I'm enrolled."
—MICK, A STUDENT IN FLORIDA, RECENTLY PURCHASED A SILVER PLAN IN THE HEALTH INSURANCE MARKETPLACE

COST OF CARE: $47/mo

HealthCare.gov

Buying health insurance isn't an impulse decision and like many shopping on the Marketplace, Mick weighed his decision carefully. After more than a week of deliberation, Mick decided to go with a silver plan:

"I have paid the first month's premium, so I am good to go! I also signed up for dental for the first time because it was so easy. I'm paying just $47 per month for health coverage, and $15 a month for dental coverage."

Despite the initial technical problems Mick encountered, the range of options for coverage "impressed" Mick, and he now has affordable, dependable, health coverage.

Consumers can apply for coverage in the Marketplace: Online at HealthCare.gov; Over the phone by calling the 24/7 customer service center (1-800-318-2596, TTY 1-855-889-4325); Working with a trained person in your local community (Find Local Help); or by submitting a paper application by mail. You can download the paper application form and instructions from HealthCare.gov.