What is the Health Insurance Marketplace?

The Marketplace is a new way to find health coverage that fits your budget and meets your needs. With one application, you can see all your options and enroll.

When you use the Health Insurance Marketplace, you'll fill out an application and find out if you can get lower costs on your monthly premiums for private insurance plans. You'll find out if you qualify for lower out-of-pocket costs.

The Marketplace will also tell you if you qualify for free or low-cost coverage available through Medicaid or the Children's Health Insurance Program (CHIP).

Open enrollment starts October 1, 2013. Coverage starts as soon as January 1, 2014.

The Health Insurance Marketplace is sometimes known as the health insurance “exchange.”

Compare options in the Health Insurance Marketplace

Insurance plans in the Marketplace are offered by private companies, and they cover the same core set of benefits called essential health benefits. No plan can turn you away or charge you more because you have an illness or medical condition. Plans can't charge women more than men.

The Marketplace simplifies getting health coverage

The Marketplace simplifies your search for health coverage by gathering the options available in your area in one place. With one application you can compare plans based on price, benefits, quality, and other features important to you before you make a choice. You can also get help online, by phone, by chat, or in person.

Find a plan that fits your needs and budget

In the Marketplace information about prices and benefits is written in simple language. You get a clear picture of what premiums you'd pay and what benefits and protections you'd get before you enroll. Compare plans based on what's important to you, and choose the combination of price and coverage that fits your needs and budget.

Get State Information

Select Your State: Louisiana

Health Insurance Marketplace in Louisiana
If you live in Louisiana, you’ll use this website, HealthCare.gov, to apply for coverage, compare plans, and enroll. You can apply as early as October 1, 2013. Learn more about the Marketplace and how you can get ready.

Important Dates:
- Oct 1, 2013 - Open Enrollment Begins
- Jan 1, 2014 - Coverage Begins
- Mar 31, 2014 - Open Enrollment Closes