

Reporting Changes to the Health Insurance Marketplace

Once you have coverage through the health insurance marketplace, it's important to remember that there are some changes that should be reported before the next plan year. Some of the key life changes that you should report include:

- Getting married or divorced
- Having a child, adopting a child, or placing a child for adoption
- Having a change in income
- Moving
- Gaining or losing a dependent

You should report these changes to the marketplace as soon as possible. If these changes qualify you for a special enrollment period to change plans, in most cases you'll have 60 days from the life event to enroll in new coverage. If the changes qualify you for more or less savings, it's important to make adjustments as soon as possible.

You can report these changes in two ways:

- Online: Log in to your account, under applications, select "report a life change."
- By phone: Call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325).

After you report a change, the marketplace will send you a new eligibility notice explaining whether or not you qualify for a special enrollment period that allows you to change plans. You will also receive information telling you whether you're eligible for lower costs based on your new income, household size, etc.

[Click to visit HealthCare.gov for more information.](#)

Your Health Care Wishes: The Documents You Need, When You Need Them

What kind of medical care would you want if you were too ill or hurt to express your wishes? Advance directives are legal documents that allow you to spell out your decisions about end-of-life care ahead of time. They give you a way to tell your wishes to family, friends, and health care professionals and to avoid confusion later on.

A living will tells which treatments you want if you are dying or permanently unconscious. You can accept or refuse medical care. You might want to include instructions on

- The use of dialysis and breathing machines
- If you want to be resuscitated if your breathing or heartbeat stops
- Tube feeding
- Organ or tissue donation

A durable power of attorney for health care is a document that names your health care proxy. Your proxy is someone you trust to make health decisions for you if you are unable to do so. (source: NIH: National Cancer Institute)

The New York Times reports about a new app from the American Bar Association that allows you to keep copies of these important documents readily accessible. [Read the article about the app](#)

called My Health Care Wishes.