

## FACT SHEET #9 – Summary

### Streamlined Marketplace Application Process

*This fact sheet is intended to help Navigators answer specific questions that people with disabilities might ask about using the Streamlined Marketplace Application process to apply for health insurance coverage*

**Q1.** How do I apply for health insurance?

**A.** The fastest way is to apply online at [HealthCare.gov](https://www.healthcare.gov). Other ways you can apply are by phone (1-800-318-2596; TTY: 1-855-889-4325), in person ([LocalHelp.HealthCare.gov](https://www.localhelp.healthcare.gov)) or by mail (download the paper [application form](#) and [instructions](#) from [HealthCare.gov](https://www.healthcare.gov)).

**Q2.** Why does the Marketplace application ask about health conditions and what happens if I answer yes to that question?

**A.** It is up to you to decide if you want to disclose that you have a medical condition or disability. However, if you do, answering “yes” to this question will help determine if you are eligible for less expensive or even free coverage, such as your state’s Medicaid program. Also, answering “yes” won’t increase your health care costs or make you ineligible for insurance.

**Q3.** I would like to complete the Marketplace application independently, but I am blind and use assistive technology to access Internet documents, including forms. Is the application accessible to me?

**A.** Federal agencies are required to make their electronic and information technology (EIT) accessible to people with disabilities. If you cannot access any content or use any features on the [HealthCare.gov](https://www.healthcare.gov) website due to either a disability or problems with how your assistive technology interacts with the website, please contact the Section 508 Team by email at [508Feedback@cms.hhs.gov](mailto:508Feedback@cms.hhs.gov).

**Q4.** I have a visual impairment and cannot read regular-font print. Can I get the Marketplace application in a large print paper format?

**A.** The Marketplace does not make the application available in a large print format. However, the application can be downloaded from the website and enlarged on screen using your computer browser’s font-size settings.

**Q5.** My disability causes significant fatigue, so I am not sure I can complete the application in one sitting. Can I save my work and return to the site later?

**A.** The Marketplace allows you set up an account and begin work on your application, take a break and return to it later.

**Q6.** I have a reading disability that makes understanding complex writing difficult. Will I be able to understand the questions on the Marketplace application?

**A.** The HealthCare.gov website is committed to posting documents in plain language. It follows to the extent possible, federal guidelines for writing plain language.

**Q8.** I have a speech disability. I want to apply for health coverage by telephone. What should I do if the Marketplace customer service representative can't understand me?

**A.** Customer service representatives are trained to understand different voices, accents and speech patterns, so they might be able to understand you. If they do not understand what you are saying, consider using the speech-to-speech (STS) relay service. You simply call the relay center by dialing 711, a toll-free call, and indicate you want to make an STS call.

[www.nationaldisabilitynavigator.org](http://www.nationaldisabilitynavigator.org)

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