

Market Place or Affordable care act

A service that helps people shop for and enroll in affordable health insurance. The federal government operates the Marketplace, available at [HealthCare.gov](https://www.healthcare.gov), for most states. Some states run their own Marketplaces.

The Health Insurance Marketplace (also known as the “Marketplace” or “exchange”) provides health plan shopping and enrollment services through websites, call centers, and in-person help.

When you apply for individual and family coverage through the Marketplace, you’ll provide income and household information. You’ll find out if you qualify for:

- Premium tax credits and other savings that make insurance more affordable
- Coverage through the Medicaid and Children’s Health Insurance Program (CHIP) in your state

On [HealthCare.gov](https://www.healthcare.gov), you may be asked to select your state or enter your ZIP code. If you live in a state that runs its own Marketplace, we’ll send you to your state’s Marketplace website.