

What if I'm self-employed?

If you're self-employed with no employees, you're not considered an employer. You can use the individual Marketplace to find coverage that fits your needs.

How to know if you're "self-employed"

If you run an income-generating business with no employees, then you're considered self-employed (not an employer) and can get coverage through the Marketplace. You're not considered an employer even if you hire independent contractors to do some work.

If you have employees (generally, workers whose income you report on a W-2 at the end of the year) you're considered an employer. Then you could get coverage for yourself and your employees through the [SHOP Marketplace \(/marketplace/shop\)](/marketplace/shop). Learn more about [how to determine if you have employees \(http://www.irs.gov/Businesses/Small-Businesses-&Self-Employed/Employee-%28Common-Law-Employee%29\)](http://www.irs.gov/Businesses/Small-Businesses-&Self-Employed/Employee-%28Common-Law-Employee%29).

New options for the self-employed

If you're self-employed, you now have more health coverage options.

You can use the Marketplace to find health coverage that fits your budget and meets your needs. You can compare important features of several plans side-by-side, all of them offering a full package of [essential health benefits \(/glossary/essential-health-benefits\)](/glossary/essential-health-benefits). You can see what your [premium \(/glossary/premium\)](/glossary/premium), [deductibles \(/glossary/deductible\)](/glossary/deductible), and [out-of-pocket costs \(/will-i-qualify-to-save-on-out-of-pocket-costs\)](/will-i-qualify-to-save-on-out-of-pocket-costs) will be before you decide to enroll.

You can't be denied coverage or charged more because you have a [pre-existing health condition \(/what-if-i-have-a-pre-existing-health-condition\)](/what-if-i-have-a-pre-existing-health-condition).

If you currently have individual insurance--a plan you bought yourself, not the kind you get through an employer--you may be able to change to a Marketplace plan. [Learn more about changing individual insurance plans. \(/what-if-i-want-to-change-individual-insurance-plans\)](/what-if-i-want-to-change-individual-insurance-plans)

Lower costs for coverage

Starting in 2014, you may qualify to [get lower costs on your monthly premiums \(/will-i-qualify-to-save-on-monthly-premiums\)](/will-i-qualify-to-save-on-monthly-premiums) when you buy private health insurance in the Marketplace.

When you fill out a Marketplace application, you'll learn if you qualify for these lower costs. Depending on your income, you may also qualify to [for lower out-of-pocket costs \(/will-i-qualify-to-save-on-out-of-pocket-costs\)](#), so you won't have to pay as much for [deductibles \(/glossary/deductible\)](#), [copayments \(/glossary/co-payment\)](#), and [coinsurance \(/glossary/co-insurance\)](#).

Medicaid and CHIP

When you fill out a Marketplace application you'll also learn if you or your children qualify for free or low-cost coverage through [Medicaid \(/do-i-qualify-for-medicaid\)](#) or the [Children's Health Insurance Program \(CHIP\) \(/are-my-children-eligible-for-chip\)](#). You may qualify for these programs right now.