

## IMPACT ON U.S. TERRITORIES

### Do residents of the U.S. Territories have to purchase health insurance?

No. The requirement to purchase health insurance coverage does **not** apply to bona fide residents of the U.S. Territories including American Samoa, Commonwealth of the Northern Mariana Islands, Guam, Puerto Rico and the U.S. Virgin Islands.

### Will the U.S. Territories have a Marketplace?

Currently the Territories do **NOT** have a Marketplace.

### Will residents of the U.S. Territories receive the same consumer protections in the insurance market as residents of the States?

Yes. Bans on exclusions due to pre-existing conditions, annual and lifetime limits, and higher premiums for women apply to residents of the U.S. Territories as do restrictions on higher premiums based on age.

# FAQs

## How Do I Enroll?



You can enroll online:  
[www.healthcare.gov](http://www.healthcare.gov)



You can enroll by mail.  
Download the paper application online:  
[www.healthcare.gov](http://www.healthcare.gov)



You can enroll by phone:  
**1-800-318-2596**

## Want to Learn More?

Get help in another language...

The Marketplace Help Center will assist in various languages. Call them at:  
**1-800-318-2596**

More questions?..

Visit our FAQs at:  
[www.apiahf.org/healthcare4me](http://www.apiahf.org/healthcare4me) or  
visit [www.healthcare.gov](http://www.healthcare.gov) for more  
information. You can also call the  
number above to speak to someone.