

Can I change to a health insurance plan outside the Marketplace?

Yes. But the only way to get a premium tax credit and other savings is to buy your plan through the Marketplace.

If you know your income is too high to qualify you for a premium tax credit, you may want to explore plans outside the Marketplace.

Plans inside and outside the Marketplace have similar basic features, but some plans outside the Marketplace have different costs and other important details. If you're looking at plans outside the Marketplace, be sure to compare them to plans in the Marketplace too.

[Learn about buying a plan outside the Marketplace.](#)