

Health Insurance Marketplace

Brand Identity and
Design Standards



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The Health Insurance Marketplace® is the official, accessible place for people to learn about coverage options that fit their needs, apply for financial assistance, compare available health plans, and enroll in coverage. Ultimately, the Marketplace provides a path to security and peace of mind — improving access to health care when they need it and limiting unexpected expenses.

Why Do We Need Brand Identity and Design Standards?

System-wide brand identity and design standards are essential to building strong brands. Identity and design standards empower Marketplace partners to build from universal rules and conventions so that consumers have consistent experiences on a daily basis and across every touch point.

Who Should Use These Identity and Design Standards?

Anyone who creates material for print to market or educate consumers about the Marketplace should use these standards. Specifically, the Federally Facilitated Marketplace (FFM) is required to follow the standards described. The latest version of the brand standards is available at [Marketplace.cms.gov](https://www.cms.gov/marketplace).

Design Principles

The two guiding design principles for the Marketplace are to build trust and simplicity. We know that most people want to get insured as quickly and easily as possible. We also know they may be concerned about expense and complexity.

Using clean, uncomplicated design, we create products that are easy to see, read, and interact with. Presenting information consistently lets the audience know that the material is coming from a reliable source.

Use of Registered Trademark “®”

- The registered trademark symbol is used on all print and web materials where the full name “Health Insurance Marketplace®” appears in the body content.
- The term “Marketplace” is used in subsequent references.
- In print materials, use the trademark symbol the first time the full name appears. Don’t use the symbol within addresses or in header or footer graphics.
- The trademark symbol is placed inside punctuation, without added spaces, as shown here:
Health Insurance Marketplace®.
- The symbol font should match type font size and style.
- Products that include the trademark should display the definition provided by the Office of General Council (OGC): “Health Insurance Marketplace® is a registered service mark of the U.S. Department of Health & Human Services.” **Don’t use a footnote to define.**
- Note: The trademark symbol only applies to materials in English, not Spanish or other languages.



About the Health Insurance Marketplace Identity Mark

The Marketplace identity mark (“logo”) was updated in 2021 by the Department of Health and Human Services (DHHS). It’s meant to unify the experiences and expectations associated with the Marketplace, and express them consistently through layout, color, typography, and graphic elements. New or revised products should always use the updated mark as shown in this guide.

Health Insurance Marketplace Identity Guidelines

These guidelines provide standards related to the Marketplace identity mark and its use with other identity marks.

As all Marketplace materials are developed, updated, reprinted, reproduced, or modified, the identity mark should be used in accordance with these guidelines.

Authorized Users and Requests for the Identity Mark

The Health Insurance Marketplace® identity mark is available for use by DHHS staff for official Marketplace products. We encourage using this identity mark to promote and identify the Marketplace whenever possible.

Other entities who want to use this identity mark must get individual approval from the Centers for Medicare & Medicaid Services’ Office of Communications by sending a request to Logos@cms.hhs.gov. Requests will be considered on a case-by-case basis.

The request must include the following information:

- Requestor’s name, address, phone number
- Organization name
- Whether the organization has a current contract with CMS
- Project name (if applicable)
- Contract number (if applicable)
- Period of performance for CMS contract (mm/dd/yyyy – mm/dd/yyyy) (if applicable)
- CMS contact person (Contracting Officer’s Representative)
- Where and how the mark will be used (example or description)

How to Use the Identity Mark

These guidelines provide information and instructions on the appropriate use of the Health Insurance Marketplace® identity mark. You shouldn’t recreate the identity mark.

States operating a State-based Marketplace (SBM) wanting to reproduce and distribute Marketplace materials developed by DHHS may remove the DHHS official seal and replace it with a state seal or identity mark. However, you can’t remove the Health Insurance Marketplace identity mark. We also require SBMs to use the Health Insurance Marketplace® name and identity mark on your websites, but placement is at the state’s discretion. See examples on page 6 for required placement of identity marks.

States operating a State Partnership Marketplace (SPM) wanting to reproduce and distribute Marketplace materials developed by DHHS may add a state seal or identity mark to the materials, but may not remove the DHHS seal or the Marketplace identity mark.

We also require SPMs to use the Marketplace name and identity mark on your websites, with placement at the state's discretion. See examples on page 6 for the required placement of identity marks. All other states can reproduce, but can't alter Marketplace materials developed by DHHS.

The Health Insurance Marketplace® mark is composed of the words Health Insurance Marketplace.

1. The words "Health Insurance" are black.
2. The word "Marketplace" is "PMS 7469C" in the 4 color versions.

Health Insurance Marketplace

The logo is also available in black and white in both single-lined and stacked versions.

Don't try to recreate the identity mark on your own or copy and paste it from other documents. Always use reproducible art available electronically for download in EPS, JPG and PNG file formats upon request. Other file formats can be requested by sending a request to Logos@cms.hhs.gov.

The positive four-color version of the horizontal logo is the preferred and recommended version for use on products.

An optional stacked version is also available for use when needed, like on materials that have limited space available for logo placement.

**Health Insurance
Marketplace**

Bleed-Edge Indicator

The mark may not bleed off any edge of an item. The mark should sit at least 1/8 inch inside any item's edges.

Clear Space Allocation

The clear space around the mark prevents any nearby text, image or illustration from interfering with the impact of the mark. Any type of graphic elements must be at least "x" distance from the logo as shown by the illustration below. The measurement "x" can be defined as approximately half the height of the mark.

"x"  **Health Insurance Marketplace**

Approved Colors

The four-color mark is the preferred version and is recommended for products that require 4/C-process production, like banners, billboard signage and digital printing.

If only using one or two color spot printing, use the black positive logo.

Health Insurance Marketplace

All positive marks are to be used against white backgrounds and colors that are tonally lighter than 20% of the color. A negative mark, which is reversed out in white may also be used. When placing the mark on a photographic background, ensure that there's enough contrast between the mark and the image to be able to see it.

Example Use of the Health Insurance Marketplace Logo with Other Logos

If the identity mark is used on the same page as the DHHS seal and/or a state logo or seal, the Health Insurance Marketplace® identity mark should be equal in size to the other logos.

■ DHHS Logo and Marketplace Logo

The DHHS logo should always be placed to the left of the Marketplace mark, centered horizontally.



Health Insurance Marketplace

■ DHHS Logo, Marketplace Logo and the State Seal

The DHHS logo should always be placed to the left of the Marketplace mark. Any state seal or logo should be placed to the right of the Marketplace identity mark. The example below is the appropriate use of the Health Insurance Marketplace® mark with a SBM identity mark. The use of the DHHS logo is optional for a SBM.



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■ Marketplace Logo and State Seal only, without the DHHS Logo

If a SBM chooses not to include the DHHS logo, the state seal or logo should be placed to the right of the Marketplace mark within the clear space allocation measurement, as seen below.

Health Insurance Marketplace



Spanish Health Insurance Marketplace Logo

A Spanish version of the Health Insurance Marketplace mark is also available. All of the provisions and specifications outlined in this brand guide apply to its use.

Mercado de Seguros Médicos

Mercado de Seguros Médicos



Using Marketplace Design Standards

CMS has developed a series of standardized design elements and treatments to use when creating materials for the Marketplace. A Marketplace DIY Identity toolkit containing fillable PDFs for fact sheets, posters, and postcards is available for download and use at marketplace.cms.gov/outreach-and-education/tools-and-toolkits.html. Questions about how to use the toolkit can be sent to DesignServices@cms.hhs.gov.

All Health Insurance Marketplace products include the following standard design elements:

- The DHHS logo
- The HealthCare.gov logo
- The Health Insurance Marketplace logo
- Open Sans fonts throughout document
- Call to Action (CTA) text highlighted in bold boxes
- 2-column layout
- Bright blue and green options from the existing HealthCare.gov color palettes
- Simplified photo space in header portion
- Simplified linear header and footer design elements provide more white space for a clean layout

Sample Fact Sheet

Single page fact sheets with no image.

Consumer Fact Sheet



Assister Fact Sheet



Color Palette

The Health Insurance Marketplace design standards take a minimalist approach to the use of color. The primary colors used in Marketplace designs are three shades of blue. Blue has been specifically selected based on color theory to represent trust, confidence and sincerity. Blue is also used extensively to represent calmness and responsibility. These colors are part of the brand identity of the Marketplace and should be used as a design element that unifies multiple materials that support the Marketplace. The secondary color palette consisting of orange, a brighter green, and a fourth blue (secondary color blue) is used when formatting hyperlink text. The secondary color for Assister products is gold. The CMYK, RGB, PMS and HEX values for the Marketplace color palette are shown below:

■ Primary Colors



CMYK: 96, 73, 40, 28
RGB: 22, 65, 95
PMS: 3035C
HEX: #16415F



CMYK: 92, 56, 25, 5
RGB: 5, 103, 45
PMS: 7469C
HEX: #056791



CMYK: 87, 48, 11, 0
RGB: 12, 118, 174
PMS: 7690C
HEX: #0C76AE

■ Secondary Colors



CMYK: 86, 57, 0, 16
RGB: 33, 94, 158
PMS: 7690C
HEX: #215E9E



CMYK: 4, 24, 100, 0
RGB: 244, 192, 23
PMS: 123C
HEX: #F4C017



CMYK: 0, 75, 85, 0
RGB: 242, 103, 57
PMS: 158C
HEX: #F26739



CMYK: 85, 22, 100, 7
RGB: 28, 138, 68
PMS: 7731C
HEX: #1C8A44

Typography

The typography used in Marketplace communication materials should be clean and simple, allowing the emphasis to be on the content. All textual content should be as legible as possible. The sans serif font, Open Sans, is used throughout all materials for improved screen readability and consistency.

Photography

Select photos and graphics for use in Marketplace materials from the point-of-view of the Marketplace consumer. Choose images featuring diversity in national origin, race, sex, age and gender. Be sure that you have the rights to use any chosen imagery.



Fact Sheet Standards

All Marketplace fact sheets use the DHHS logo, HealthCare.gov logo, and Health Insurance Marketplace logo, according to the branding guidelines. All logos should be scaled for legibility, and the logos should be sized where the DHHS logo is most prominent.

The DHHS and HealthCare.gov logos should be the solid white versions, all of which should be large enough to be legible in the footer area of the page.

- One-page fact sheets should show the solid white Health Insurance Marketplace logo in the lower left corner, as shown on page 9. The solid white DHHS and HealthCare.gov logos, placed to its immediate right, should be located in the lower right area of the footer space.
- Multi-page fact sheets should show the 2-color Health Insurance Marketplace logo on page 1, in the upper right area above the header bar, as shown in the sample below. The solid white DHHS and HealthCare.gov logos, placed to its immediate right, should be located on the last page, in the lower right area of the footer space.
- The standardized header should be present only on the first page of all fact sheets.

Sample Consumer Fact Sheet

Multi-page fact sheet with “Hero” image on the first page between the header bars.



Health Insurance Marketplace

name of the lenders, and year and accounts were opened

name of the lender, amount of and term (the number of months or loan

ding auto, student, or home equity loan): lender, amount of the loan, and the term

roofing affect my credit

your credit report, you may see an e Centers for Medicare & Medicaid CMS uses credit reporting agencies like Equifax to verify the information on your ID. Don't worry, this is only an inquiry and your credit score or your Marketplace

identity can't be verified?

can't be verified, it means that the buld'n't match all of the information you the information available in the records process. Here's how to complete the process:

erian Help Desk at 1-(855)-578-5409 the reference code shown on your e-application screen so they can help identity. Experian is a contractor that marketplace with ID proofing.

an Help Desk can't verify your identity, to upload documents showing your our Marketplace account on HealthCare. copies of your documents to this address:

Health Insurance Marketplace
10000 Blud
40750-0001

Verifying Your Identity: ID proofing in the Marketplace

Why is ID proofing important?

ID proofing helps to protect your personal information. This process helps prevent someone else from creating a Marketplace account and applying for health coverage in your name without your knowledge.

What information will I need to verify my identity?

Be prepared to provide accurate answers to questions about your personal history. You won't be asked about all of these, but having this information will be helpful:

- Addresses of current and past places you lived
- Names of current and past counties you lived in
- Auto ownership: details of the car, like the license plate number
- Names of current and past employers.

When you fill out an application to get health coverage through the Health Insurance Marketplace, you'll need to provide specific information before you can enroll in coverage and get help with costs. Identity (ID) proofing is an important part of this process.

What's ID proofing?

ID proofing is used to verify your identity. This is done by asking questions based on your personal and financial history that only you are likely to know. ID proofing is the first step of the process to apply for Marketplace coverage. You must complete ID proofing to create a Marketplace account on HealthCare.gov and submit an online application.

What if I sent documents but haven't gotten a notice about my identity verification?

Call the Marketplace Call Center at 1-800-318-2596 to ask for an update. TTY users should call 1-855-889-4325.

A call center representative will ask for information like your name and date of birth to start a review of your status. You'll get an update when the review is complete. Even if you submitted your documents more than 90 days ago and are waiting for issues to be resolved, you can still finish your application and enroll in coverage.

How do I apply for coverage if I'm still having issues verifying my identity?

If you're still having trouble verifying your identity, there are 2 ways you can still apply for Marketplace coverage:

1. Call the Marketplace Call Center at 1-800-318-2596 and complete the application over the phone. TTY users should call 1-855-889-4325.
2. Complete and mail a paper application to the address on the previous page.

RE?

place or your benefits and re.gov or call the Marketplace ID call 1-855-889-4325.

Use large print, Braille, or audio. If you're a Medicaid recipient, contact your Medicaid agency. TTY users can call 1-855-889-4325.

Health Insurance Marketplace
DHS Product No. 30000
March 2017
This product was produced with U.S. taxpayer dollars.



The design elements and layout for Assister Marketplace products are the same as the standard Marketplace materials for consumers and SHOP. The color palette is the same except for the secondary color which is yellow.

Sample Assister Fact Sheet

Single page fact sheet with no image.

5 Things Assisters Should Know about Data Matching Terminations

The Health Insurance Marketplace mails warning notices to some consumers who have unresolved data matching issues with their Marketplace application. Here are the basics you should know.

1. What "data matching issue" means

A data matching issue happens when information a consumer enters in their Marketplace application doesn't match the data we check against in trusted resources, like Social Security records or IRS databases. These issues are also called inconsistencies.

2. Common types of data matching issues

The most common types of issues are income, citizenship, and immigration.

3. Impact on consumers

Consumers who don't resolve data matching issues can lose eligibility for Marketplace coverage and have changes to their amount of help with costs, like premium tax credits and cost-sharing reductions.

The Marketplace sends notices to help them resolve these issues.


- When a consumer gets an **eligibility notice** from the Marketplace, they can choose and enroll in a health plan. If a consumer has a data matching issue, the eligibility notice will say "Send the Marketplace more information."
- If they don't send the information that's needed, they'll get a **60-day warning notice** and a **30-day warning notice** before their deadline to resolve the issue. The subject line is "Important: Respond by the dates below to keep your Marketplace coverage or the help you are getting to pay for your Marketplace coverage."

HOW CAN I LEARN MORE?

To learn more about coverage through the Marketplace or your benefits and protections under the health care law, visit [HealthCare.gov](https://www.healthcare.gov) or call the Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855-889-4325.

You have the right to get Marketplace information in an accessible format, like large print, Braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit <https://www.healthcare.gov/your-rights> for more information. Visit <https://www.healthcare.gov/your-rights> or call the Marketplace Call Center at 1-800-318-2596 for more information. TTY users can call 1-855-889-4325.

Health Insurance Marketplace
CMS Product No. XXXXX
June 2021
This product was produced at U.S. taxpayer expense.



Posters and Postcards Standards

Marketplace posters and postcards should be designed using the branded header bars and a graphic or hero photo, if appropriate. The consistent treatment and placement of the universal footer elements contain the solid white Marketplace logo in the bottom left and the solid white DHHS and HealthCare.gov logos in the lower right area.

Sample Poster Layouts

Get Health Insurance for 2021!

Put your health and well-being first in 2021 with Marketplace health insurance. You can compare plans and find out what your costs will be before you enroll.

You may even qualify for savings — most people do! Learn more at [HealthCare.gov](https://www.healthcare.gov).

OPEN ENROLLMENT RUNS

NOV 1 2021 TO DEC 15 2021

Health Insurance Marketplace
CMS Product No. 11920
September 2021
This product was produced at U.S. taxpayer expense.

Get Health Insurance for 2021!

Put your health and well-being first in 2021 with Marketplace health insurance. You can compare plans and find out what your costs will be before you enroll. You may even qualify for savings — most people do! Learn more at [HealthCare.gov](https://www.healthcare.gov).

OPEN ENROLLMENT RUNS

NOV 1 2021 TO DEC 15 2021

Health Insurance Marketplace
CMS Product No. 11920
September 2021
This product was produced at U.S. taxpayer expense.

Sample Postcard Layouts

Health Insurance Marketplace

Join us for a discussion about the fuitw ghuioe ghgtts fig.

- Astio de ditae ea ati a
- Quis corest, istio de ditae ea ati tet
- Endiam jfkdsie ifkfmms
- Tjnekrngbnskxm thengngn

Save the Date!

WHEN: August 23, 2021
10:00 AM—2:00 PM | EST

REGISTER: @website address

CMS Product No. #####
Date 2021
This product was produced at U.S. taxpayer expense.

1-sided postcard

Health Insurance Marketplace

5 FACTS ABOUT OPEN ENROLLMENT

Shop and save. You can compare plans and find out what your costs will be before you enroll. You may even qualify for savings — most people do! Learn more at [HealthCare.gov](https://www.healthcare.gov).

Getting covered is easier than ever. Every year [HealthCare.gov](https://www.healthcare.gov) finds new ways to make signing up simpler. You can even apply on your smartphone. During the last open enrollment period, it took most people about 10 minutes to submit an application.

Free help is available. If you have questions about signing up or want to talk through your options with a trained professional, free help is just a call or click away. Call 1-855-318-2596 or visit [HealthCare.gov](https://www.healthcare.gov).

HOW CAN I LEARN MORE?

To learn more about coverage through the Marketplace or your benefits and protections under the health care law, visit [HealthCare.gov](https://www.healthcare.gov) or call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325.

CMS Product No. 00001
March 2021
This product was produced at U.S. taxpayer expense.

2-sided postcard

VIDEO ELEMENTS



These animated video slates can be used as introductions or closings on any Marketplace-related video product.

Video files for download are available in several resolutions at:

- 480 Resolution
- 720 Resolution
- 1080 Resolution



