Open enrollment for 2018 health care coverage is quickly coming to an end for millions of Americans. Most people can find plans with monthly premiums less than $75 thanks to the Affordable Care Act’s tax subsidies and cost sharing reductions.

Open enrollment however has faced many challenges this year, including gutted funding and a shortened enrollment period. Despite these administrative setbacks, over 3.6 million Americans have already selected a plan on the Marketplace.

To hear more about how open enrollment is going on the ground, we interviewed Matthew Pagnotti from AIDS Alabama, a navigator organization that helps people living in Alabama apply for and enroll into qualified health plans on the Marketplace. Listen here for more.