

Health Insurance Marketplace

MARKETPLACE OPEN ENROLLMENT THEME WEEK TOOLKIT

ASIAN AMERICANS, NATIVE HAWAIIANS & PACIFIC ISLANDERS (AANHPI) WEEK OF ACTION DECEMBER 1, 2024 – DECEMBER 7, 2024

This document contains Talking Points, 5 Things Consumers Need to Know, and a Social Media Toolkit and Graphics for partners to use when educating consumers about the Health Insurance Marketplace Open Enrollment Period.

Please visit our [Reference Sheet](#) for resources to help promote the Marketplace Open Enrollment Period to people in your community who need to enroll in health insurance.

Talking Points for AANHPI Week of Action:

- Thanks to a new rule, Deferred Action of Childhood Arrivals (DACA) and certain other immigrants now qualify to enroll in health coverage through the Marketplaces.
- Access to health coverage is critical to ensure that the Asian-American, Native Hawaiian, and Pacific Islander (AANHPI) communities can take care of their health and protect themselves and their families from high medical costs.
- The Affordable Care Act helped lower the uninsured rate for Asian Americans. Despite these gains, uninsured rates vary greatly among AA and NHPI subgroups, ranging from 3.6% for Japanese Americans to 7.8% for Korean Americans and 12.4% for Native Hawaiians and Pacific Islanders in 2022.
- In 2021, the American Rescue Plan expanded the availability of financial assistance for coverage through the Marketplace, making financial assistance available to more consumers and at greater levels.
- Thanks to the Inflation Reduction Act, people including individuals in the AANHPI community, will continue to qualify for help purchasing quality health coverage.
- Even if you haven't qualified for help in the past, you may qualify for help now. If you're uninsured now's the time to look for a quality health plan at a lower cost.
 - 4 in 5 [HealthCare.gov](#) customers are able to find health coverage for \$10 or less per month with financial help.
- All Marketplace plans on [HealthCare.gov](#) are comprehensive and must cover 10 essential health benefits, from emergency services to preventive wellness services, mental health, substance use services, and prescription drugs.
- AANHPI people who want coverage through [HealthCare.gov](#) are encouraged to shop to see if they will find a plan that meets their needs.
- Uninsured AANHPI consumers, those who do not receive coverage through their jobs, or those who may have lost health care coverage may be eligible for health coverage on

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[HealthCare.gov](https://www.healthcare.gov).

- AANHPI consumers who want to enroll in health coverage and see if they qualify for more affordable premiums can also 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.
- To find local help from a Navigator or certified application counselor, or to be contacted by a Marketplace-registered agent or broker, consumers should visit [HealthCare.gov/find-local-help](https://www.healthcare.gov/healthcare/find-local-help).
- For resources that have been translated into additional languages visit, <https://www.cms.gov/marketplace/in-person-assisters/outreach-education/materials-multiple-languages>.

5 Things Consumers Need to Know about Marketplace Open Enrollment:

1. **Key Dates!** The Marketplace Open Enrollment at [HealthCare.gov](https://www.healthcare.gov) runs from November 1 to January 15. Consumers who want health coverage starting January 1 should enroll in coverage by December 15. Consumers must enroll by January 15 to have coverage that starts on February 1. Otherwise, consumers will need to qualify for a Special Enrollment Period to enroll in a Marketplace plan.
2. **Coverage is Affordable!** Thanks to a new law from 2022, the Inflation Reduction Act (IRA), more people qualify for help purchasing quality health coverage. If you have looked for health coverage before, it is worth a second look:
 - 4 out of 5 [HealthCare.gov](https://www.healthcare.gov) customers will be able to find a plan for \$10/month or less with financial help.
 - With the IRA, millions of people will continue to qualify for tax credits that lower their premiums.
3. **Quality Plans!** The Marketplace offers quality, comprehensive health insurance plans that provide coverage for doctor visits, emergency care, behavioral health care, preventive care, hospital care, maternity care, and prescription drugs.
 - There are also new plan options that offer similar benefit designs and more pre-deductible services.
4. **Help is Available!** Consumers can access Navigators and other assisters in every state on the Marketplace. To find local help go to [HealthCare.gov/find-local-help](https://www.healthcare.gov/healthcare/find-local-help).
5. **Sign Up for Coverage!** All consumers shopping for health insurance coverage — even those who currently have coverage through the Marketplace — should enroll or re-enroll by logging in to [HealthCare.gov](https://www.healthcare.gov) and [CuidadodeSalud.gov](https://www.cuidadodesalud.gov) or call 1-800-318-2596 (TTY is 855-889-4325) to fill out an application and enroll in a Marketplace plan. Free help is available 24 hours a day/ 7 days a week, and assistance is available in over 200 languages.

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Social Media Toolkit and Graphics:

AANHPI Week of Action		
POST DATES	POST COPY	GRAPHICS
Dec 1 st -Dec 7 th	<p>More than 1.5 million #AANHPIs selected Marketplace plans in 2023— thanks to the #InflationReductionAct, the additional financial aid they received last year is still available. Enroll today & #GetCovered! https://www.healthcare.gov/get-coverage #MarketplaceOE</p>	
	<p>The financial help that lowered Marketplace premiums last year will continue for 2025 coverage— 4 out of 5 customers can find a plan for \$10 or less a month. Discover the different plans and #GetCovered at: https://www.healthcare.gov/get-coverage #MarketplaceOE</p>	
	<p>Protect your health with 2025 coverage! All HealthCare.gov plans cover essential benefits like preventive and wellness services, prescriptions, and more. #GetCovered today at: https://www.healthcare.gov/get-coverage #MarketplaceOE</p>	