

Health Insurance Marketplace

MARKETPLACE OPEN ENROLLMENT THEME WEEK TOOLKIT

GIG WORKERS WEEK OF ACTION JANUARY 5, 2025 – JANUARY 11, 2025

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 Gig Workers Week of Action:

- Access to health coverage is critical to ensure that gig workers can take care of their health and protect themselves and their families from high medical costs.
- Millions of Americans work as gig workers, and many of these individuals do not have access to coverage through their employers.
- We want these hardworking individuals to know they can purchase quality, affordable health coverage through [HealthCare.gov](https://www.healthcare.gov).
- Workers in the U.S., including those working with gig companies, may now qualify for tax credits, even if they didn't in the past.
- Thanks to the Inflation Reduction Act and the American Rescue Plan, quality health coverage will continue to be even more affordable and accessible for a fourth year in a row. 4 in 5 [HealthCare.gov](https://www.healthcare.gov) customers can find health coverage for \$10 or less per month with financial help.
- The plans are comprehensive! All health plans offered on the Marketplace must cover a wide range of benefits, including physician visits, preventive care, hospital stays, and prescriptions.
- Gig workers with coverage through [HealthCare.gov](https://www.healthcare.gov) are encouraged to return and shop to see if another plan better meets their needs at a lower cost.
- Gig workers who want to enroll in health coverage should 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/find-local-help).

Health Insurance Marketplace


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/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.

Social Media Toolkit and Graphics:

Gig Workers Week of Action		
POST DATES	POST COPY	GRAPHICS
Jan 5 th – 11 th	<p>If you don't get health insurance through your employer, you may qualify for a low-cost quality Healthcare.gov plan! All plans cover essential benefits such as primary care visits, prescriptions, and emergency care.</p> <p>#GetCovered at: https://www.healthcare.gov/get-coverage #MarketplaceOE</p>	

Health Insurance Marketplace

	<p>Don't have health insurance through work? Join the millions that have affordable health coverage through #MarketplaceOE! #GetCovered for essential health benefits, including no-cost preventive services & prescriptions. Enroll and #GetCovered! https://www.healthcare.gov/get-coverage</p>	 <p>The advertisement features a man playing an acoustic guitar. Text includes: 'GIG WORKERS', 'Visit HealthCare.gov to find a plan for you', 'It's time to take action!', '4 out of 5 customers can find a plan for \$10 or less', and the slogan 'Be healthy. Get covered.' with the HealthCare.gov logo.</p>
	<p>Many customers can continue to find additional savings on quality health plans! In fact, 4 out of 5 customers can find a plan for \$10 a month or less. Enroll today and #GetCovered. https://www.healthcare.gov/get-coverage #MarketplaceOE</p>	