Health Insurance Marketplace

MARKETPLACE OPEN ENROLLMENT THEME WEEK TOOLKIT

"LAST CHANCE" WEEK OF ACTION JANUARY 12, 2025 – JANUARY 15, 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 <u>Reference Sheet</u> 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 "Last Chance" Week of Action:

- This is the last week and last chance to enroll in health coverage on <u>HealthCare.gov</u> for coverage starting February 1. As we approach the final days of the Open Enrollment Period, we want to make sure that you sign up for health coverage by the January 15 enrollment deadline.
- After January 15, you will only be able to enroll in health coverage if you've had certain life events, including losing Medicaid or employer health coverage, moving, getting married, having a baby, or adopting a child.
- Due to the Inflation Reduction Act and the American Rescue Plan, quality health coverage will continue to be even more affordable and accessible for the fourth year in a row. 4 in 5 <u>HealthCare.gov</u> customers can find a plan for \$10 or less per month with financial help.
- We encourage anyone who needs health coverage to visit <u>HealthCare.gov</u> today and review their options. Don't wait until you get sick or have an accident to see what your options are. Your health is important!
- Whether you are uninsured, do not receive health coverage through your employer, or are looking for more affordable health care coverage, you and your family may be eligible for health coverage on <u>HealthCare.gov</u>.
- All Marketplace plans are comprehensive and must cover 10 essential health benefits, from emergency services to preventive wellness services, mental health, substance use services, and prescription drugs.
- Consumers with coverage through <u>HealthCare.gov</u> are encouraged to return and shop to see if another plan better meets their needs at a lower cost.
- DON'T WAIT! Get started today! Consumers who want to enroll in health coverage should visit <u>HealthCare.gov</u> or call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889- 4325. Help is available in over 200 languages.
- To find local help from a Navigator or certified application counselor, or to be contacted by a Marketplace-registered agent or broker, consumers should go to <u>HealthCare.gov/find-local-help</u>.

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5 Things Consumers Need to Know about Marketplace Open Enrollment:

- Key Dates! The Marketplace Open Enrollment at <u>HealthCare.gov</u> 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 <u>HealthCare.gov</u> 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 are 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 predeductible services.
- 4. **Help is Available!** Consumers can access Navigators and other assisters in every state on the Marketplace. To find local help go to <u>HealthCare.gov/find-local-help</u>.
- 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 <u>HealthCare.gov</u> and <u>CuidadodeSalud.gov</u> 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.

Last Chance Week of Action			
POST DATES	POST COPY	GRAPHICS	
Jan 12 th – 14 th	Don't leave it to the last minute — sign up for a 2025 HealthCare.gov plan now! 4 out of 5 customers can find a plan for \$10 or less per month. Enroll by the FINAL deadline on January 15th and #GetCovered. <u>https://www.healthcare.gov/get-</u> coverage #MarketplaceOE	Get covered at HealthCare got DUCUE January 15 Come Enrollment ends Jan 15	
	The Marketplace closes soon! #GetCovered by affordable health insurance that covers ten essential benefits! Don't wait — shop and select a health plan for 2025 coverage by the FINAL deadline on Jan 15. <u>https://www.healthcare.gov/get-coverage</u> #MarketplaceOE		

Social Media Toolkit and Graphics:

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	HealthCare.gov's final deadline to #GetCovered is January 15! Don't wait any longer. Enroll now in an affordable plan that has the essentials covered for you and your family. Learn more: <u>https://www.healthcare.gov/get-</u> <u>coverage</u> #MarketplaceOE	
Jan 14 th	Tomorrow is the LAST DAY to enroll in a 2025 HealthCare.gov plan! Enroll now and #GetCovered for essential health benefits, including preventive services & prescriptions. <u>https://www.healthcare.gov/get-</u> <u>coverage</u> #MarketplaceOE	NealthCare got LASST CHAST
Jan 15 th	IDON'T MISS OUT ON 2025 HEALTH COVERAGE!! Today is the FINAL DEADLINE to enroll in an affordable plan —4 out of 5 customers can find a plan for \$10 or less per month— that covers primary care, prescriptions, and more! #GetCovered at https://www.healthcare.gov/get-coverage #MarketplaceOE	LAST DAY IS THE LAST DAY TO ENROLL IN COVERAGE Open Enroliment ends jan 15 Be backture. Get covered.