

# Health Insurance Marketplace

## MARKETPLACE OPEN ENROLLMENT THEME WEEK TOOLKIT

### LGBTQI+ WEEK OF ACTION

DECEMBER 8, 2024 – DECEMBER 14, 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 LGBTQI+ Week of Action:

- LGBTQI+ individuals have long faced challenges accessing health insurance coverage and quality healthcare.
- 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, more people including individuals in the LGBTQI+ 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 out of 5 customers are able to find health coverage for \$10 per month or less with financial help.
  - Quality health coverage will continue to be affordable and accessible
- All [HealthCare.gov](https://www.healthcare.gov) plans cover a set of preventive services and essential health benefits for everyone, regardless of sexual orientation or gender identity.
- LGBTQI+ 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. 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 visit [HealthCare.gov/find-local-help](https://www.healthcare.gov/find-local-help).

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## 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 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 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:

LGBTQI+ Week of Action		
POST DATES	POST COPY	GRAPHICS
Dec 8 <sup>th</sup> - Dec 14 <sup>th</sup>	<p>All HealthCare.gov plans cover a set of preventive services and essential health benefits for everyone, regardless of sexual orientation or gender identity. Discover the wide range of available plans and #GetCovered at <a href="https://www.healthcare.gov/get-coverage">https://www.healthcare.gov/get-coverage</a> #MarketplaceOE</p> <p>Good health will help you thrive! That's why a comprehensive health plan is vital. All #MarketplaceOE plans cover the essentials, including preventative care, prescriptions, wellness visits, and</p>	

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	<p>more. Enroll by Dec 15th &amp; #GetCovered starting Jan 1! <a href="https://www.healthcare.gov/get-coverage">https://www.healthcare.gov/get-coverage</a></p>	
	<p>#MarketplaceOE is here! 4 out of 5 customers can find a health plan for \$10 or less a month with financial assistance. Make sure you and your family have the essentials covered. <a href="https://www.healthcare.gov/get-coverage">https://www.healthcare.gov/get-coverage</a> #GetCovered</p>	