

Health Insurance Marketplace

MARKETPLACE OPEN ENROLLMENT TALKING POINTS AND FREQUENTLY ASKED QUESTIONS

This document includes Talking Points, 5 Things Consumers Need to Know, and Frequently Asked Questions for partners to use when discussing Marketplace Open Enrollment with consumers.

Talking Points

- The Marketplace Open Enrollment period at [HealthCare.gov](https://www.healthcare.gov) runs from November 1 – January 15. People who need health insurance or who are already in a Marketplace plan through [HealthCare.gov](https://www.healthcare.gov) can submit or update their application for plan year 2025. Many people will qualify for financial help to reduce the cost of their health insurance premiums.
- Recently, a new law created lower prices. The Inflation Reduction Act extends financial help to purchase health coverage through [HealthCare.gov](https://www.healthcare.gov). Lowering premiums for millions of people:
 - 4 out of 5 [HealthCare.gov](https://www.healthcare.gov) customers will be able to find a health insurance plan for \$10 or less per month after expanded financial assistance.
- We encourage people who need health insurance to go to [HealthCare.gov](https://www.healthcare.gov) and look for comprehensive health plans that offer coverage for doctor visits, emergency care, prescription drugs, and more.
- Customers who enroll by midnight on December 15 can get coverage that starts January 1, 2025, if eligible.

5 Things Consumers Need to Know about the Marketplace Open Enrollment

1. **Key Dates!** The Marketplace Open Enrollment at [HealthCare.gov](https://www.healthcare.gov) runs from November 1 to January 15. People 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, and prescription drugs.
 - There are also new plan options that offer similar benefit designs and more pre-deductible services.

Health Insurance Marketplace

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 200 languages.

Frequently Asked Questions

- **What are the important dates for enrolling in 2025 health coverage on HealthCare.gov?**

The Open Enrollment period at [HealthCare.gov](https://www.healthcare.gov) runs from November 1 – January 15. People who need health insurance should have until December 15 to make changes to or select a new plan for coverage starting on January 1.

People can go to [HealthCare.gov](https://www.healthcare.gov) to submit an application and, if eligible, select a plan that best meets their needs. Consumers may even qualify for financial help paying their health insurance premiums.

- **What's new with Marketplace insurance?**

Due to the new law (Inflation Reduction Act), more people continue to qualify for financial assistance at [HealthCare.gov](https://www.healthcare.gov). People will be able to find more affordable health insurance plans that can help cover things like doctor visits, emergency care, prescription drugs, and more.

Additionally, the [HealthCare.gov](https://www.healthcare.gov) website has been updated to further improve the enrollment experience. Improvements aim to help new and returning customers better navigate the application and enrollment deadlines. People can also experience a streamlined login process to easily access their applications.

- **How does financial aid work at HealthCare.gov?**

Yes. Financial help is available to the vast majority of people who apply. Starting in early 2021, financial help was expanded to lower consumer premiums and cover more people.

At [HealthCare.gov](https://www.healthcare.gov), 4 out of 5 consumers can find health insurance plans for \$10 or less per month with financial help.

You can take advantage of increased financial help on quality health care plans when you enroll in coverage through [HealthCare.gov](https://www.healthcare.gov).

You will be able to see the savings reflected in your premiums when you shop for coverage at [HealthCare.gov](https://www.healthcare.gov).

Health Insurance Marketplace

You may also find that you qualify for coverage in your state's Medicaid or Children's Health Insurance Program (CHIP). Most people with Medicaid pay little or no premiums.

- **Where can you go to apply for health insurance coverage and financial assistance?**

You can apply for health insurance and financial help at [HealthCare.gov](https://www.healthcare.gov). It is easier than ever.

[HealthCare.gov](https://www.healthcare.gov) is also a gateway for connecting to State Medicaid and Children's Health Insurance Programs (CHIP).

- **If you received coverage through HealthCare.gov last year, why should you check again this year?**

Every year, health insurance plan options change in cost, coverage, and participating providers, which is why it is important for existing customers with health insurance plans to come back to [HealthCare.gov](https://www.healthcare.gov) to compare plans as they may find something that better meets their needs.

Also, people should update their information (income, address, etc.) in their application. As their situation changes, the financial assistance they receive may change too.

- **How can people find help?**

Whether you are new to [HealthCare.gov](https://www.healthcare.gov) or have previously enrolled in coverage, we want to ensure that people who want coverage through [HealthCare.gov](https://www.healthcare.gov) have a seamless shopping experience. Customers can get help filling out their application by calling the **HealthCare.gov call center** at 1-800-318-2596 with assistance in 200 languages. The [HealthCare.gov](https://www.healthcare.gov) call center is open 24 hours a day, 7 days a week.

Additionally, customers can also find a local assister or agent/broker in their area by visiting [HealthCare.gov](https://www.healthcare.gov) and selecting the "Find local help" option, or to get contacted by an agent or broker via Help On Demand.

- **Where can consumers go for more information?**

People should go to [HealthCare.gov](https://www.healthcare.gov) for more information on Open Enrollment, to shop for plans, and to complete their enrollment. Customers can also get help filling out their application by calling the [HealthCare.gov](https://www.healthcare.gov) Call Center at 1-800-318-2596 with assistance in 200 languages. The [HealthCare.gov](https://www.healthcare.gov) Call Center is open 24 hours a day, 7 days a week.