

# Health Insurance Marketplace

## MARKETPLACE OPEN ENROLLMENT THEME WEEK TOOLKIT

### PRE-EXISTING CONDITIONS AND DISABILITY WEEK OF ACTION DECEMBER 15, 2024 – DECEMBER 21, 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 Pre-Existing Conditions and Disability Week of Action:

- Millions of Americans have pre-existing health conditions like asthma, diabetes, or heart disease.
- Thanks to the Affordable Care Act, the Marketplace provides coverage options for people with pre-existing conditions, including chronic medical conditions and disabilities.
- Health insurance companies cannot charge more or deny coverage to consumers because of a pre-existing health condition, such as asthma, diabetes, or cancer.
- Once a consumer is enrolled in coverage, the insurance plan cannot reject them, charge them more, or refuse to pay for essential health benefits for any condition they had before coverage started. The plan can't deny coverage or raise rates based only on their health.
- The Inflation Reduction Act (IRA) continues to help reduce health coverage costs and 4 in 5 customers are able to find coverage for \$10 a month or less with financial help.
- Consumers with a pre-existing condition or disability 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. 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).

#### 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.

# Health Insurance Marketplace

2. **Coverage is Affordable!** Thanks to a new law, 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:

Pre-Existing Conditions/Disability Week of Action		
POST DATES	POST COPY	GRAPHICS
Dec 15 <sup>th</sup> - Dec 21 <sup>st</sup>	<p>It's #MarketplaceOE and remember, pre-existing conditions are covered! No insurance plan can reject you or refuse to pay for essential health benefits for any condition you had before your coverage started. Enroll now: <a href="https://www.healthcare.gov/get-coverage">https://www.healthcare.gov/get-coverage</a> #GetCovered</p> <p>Many people will continue to qualify for financial help this #MarketplaceOE. And for those with pre-existing medical conditions, you can't be turned down, so enroll today and #GetCovered. <a href="https://www.healthcare.gov/get-coverage">https://www.healthcare.gov/get-coverage</a></p> <p>Thought you couldn't afford health insurance? Now you can! In fact, 4 out of 5 customers can find a plan for \$10 or less a month. See if you qualify and find the health plan that is right for you: <a href="https://www.healthcare.gov/get-coverage">https://www.healthcare.gov/get-coverage</a> #GetCovered #MarketplaceOE</p>	