

Health Insurance Marketplace

MARKETPLACE OPEN ENROLLMENT THEME WEEK TOOLKIT

SMALL BUSINESS WEEK OF ACTION DECEMBER 1, 2024 – DECEMBER 7, 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 small businesses 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 Small Business Week of Action:

- We encourage small businesses to review their health insurance options through the [Small Business Health Options Program \(SHOP\)](#) or [Health Reimbursement Arrangements \(HRAs\)](#).
- When employees or business owners have health insurance, they have the peace of mind that comes with knowing they can access care when they need it.
- The tools on [HealthCare.gov](#) help small business owners learn about their health coverage options. Small businesses can visit [HealthCare.gov/small-businesses/](#) for resources to help small employers compare different coverage options and select one that's right for their business.
- Where available, **SHOP** plans offer quality, affordable health and dental insurance coverage that gives small employers (generally 1-50 employees) choice and flexibility when providing coverage to their employees.
 - SHOP plans are generally the only way to qualify for the Small Business Health Care Tax Credit, which can be worth up to 50% of an employer's contribution to premium costs.
 - Employers who are interested in SHOP coverage can use [HealthCare.gov/small-businesses/](#) to find plans in their area and check if they are eligible.
 - Affordability of employer coverage for the dependents of employees is calculated based on the premium for all dependents offered coverage. Employers can help their employees understand their offers of coverage and help direct any employees or dependents who do not have affordable offers of coverage to the Marketplace where they may be eligible for savings.
 - Business owners with no employees, or self-employed individuals, are not eligible for SHOP, but they can use the Marketplace for individuals and families to enroll in a health plan that best fits their needs. Many may be eligible for more savings and lower costs thanks to the continuation of increased financial assistance.

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- Additionally, with an **individual coverage health reimbursement arrangement (ICHRA)** or a **qualified small employer health reimbursement arrangement (QSEHRA)**, employers can provide non-taxed reimbursements to employees for premiums and other out-of-pocket costs, like copayments and deductibles. In these arrangements, employees enroll in individual health insurance coverage (like a plan bought through the Marketplace).
 - Employers interested in learning more about traditional HRAs or ICHRAs can visit <https://www.healthcare.gov/job-based-help/> to learn more about options available to them and their employees.
- 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 is 1- 855-889-4325).
- Some small businesses may have employees who recently lost Medicaid or Children's Health Insurance Program (CHIP) coverage, and so may be newly eligible to enroll in coverage through their employer or the individual Marketplace. Small businesses can assist employees or workers who may be losing Medicaid or CHIP by ensuring they are kept up to date with their coverage options.

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 assistance 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!** Consumers who have worked with an assister, such as a licensed

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agent or broker or a Navigator, may want to contact them to assist with their coverage options. Alternatively, consumers shopping for health insurance coverage — even those who currently have coverage through the Marketplace — can enroll or re-enroll by logging in to [HealthCare.gov](https://www.healthcare.gov) and [CuidadodeSalud.gov](https://www.cuidadodesalud.gov) or calling 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:

Small Business Week of Action		
POST DATES	POST COPY	GRAPHICS
Dec 1 st - Dec 7 th	<p>A comprehensive HealthCare.gov plan gives you peace of mind that the essentials are covered and so you can get back to business. Enroll by Dec 15 and #GetCovered starting on Jan 1: https://www.healthcare.gov/get-coverage #MarketplaceOE</p> <p>If you don't have health insurance through an employer, HealthCare.gov plans are here for you. 4 out of 5 customers can find a plan for \$10 or less a month. Enroll today and #GetCovered: https://www.healthcare.gov/get-coverage #MarketplaceOE</p> <p>Have a job but no insurance? We've got you covered. HealthCare.gov plans are comprehensive, affordable, and accessible. Enroll today and #GetCovered by quality health insurance! https://www.healthcare.gov/get-coverage #MarketplaceOE</p>	