Health Insurance Marketplace

MARKETPLACE OPEN ENROLLMENT THEME WEEK TOOLKIT

WOMEN'S WEEK OF ACTION NOVEMBER 3, 2024 – NOVEMBER 9, 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 <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 Women's Week of Action:

- The Affordable Care Act (ACA) increased access to comprehensive health care coverage for women across the country.
- Since the ACA's implementation millions of Americans have found health coverage. Although, millions of people have found coverage there was still an estimated 11 million women without health insurance in 2019.
- All plans in the Marketplace cover <u>essential health benefits</u> for women including: pregnancy, maternity, and newborn care; mental health and substance abuse disorder services; birth control coverage and breastfeeding coverage.
- 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 women 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 a month or less with financial help.
 - Quality health coverage will continue to be affordable and accessible.
- All Marketplace plans on HealthCare.gov are comprehensive and must cover 10 essential health benefits, from emergency services to preventive wellness services, mental health, substance use services, and prescription drugs.
- Uninsured women, those who do not receive coverage through their jobs, or those who
 may have lost health care coverage may be eligible for health coverage on
 HealthCare.gov.
- Women who want to enroll in health coverage and see if they qualify for affordable premiums can also 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.

Health Insurance Marketplace

• 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 HealthCare.gov/find-local-help.

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 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.
- 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 and 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:

Women's Week of Action		
POST DATES	POST COPY	GRAPHICS
Nov 3 rd -Nov 9 th	#DYK that all Marketplace plans cover ten essential health benefits, including birth control? And it's affordable— 4 out of 5 customers can find a plan for \$10 or less a month. #GetCovered today! https://healthcare.gov/get-coverage/	

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#MarketplaceOE

Keep your health on track! HealthCare.gov covers preventive care benefits, including primary care, screenings, birth control, and more, to ensure you get the comprehensive care you need. Apply today and #GetCovered at: https://healthcare.gov/getcoverage #MarketplaceOE

A healthy you is a happy you. All HealthCare.gov plans cover ten essential health benefits, including wellness visits, preventive services, and more, at no cost. Enroll today and #GetCovered for 2025! https://healthcare.gov/get-coverage #MarketplaceOE

