

# Health Insurance Marketplace

## MARKETPLACE OPEN ENROLLMENT THEME WEEK TOOLKIT

### YOUNG ADULT (AGES 18-34) WEEK OF ACTION JANUARY 5, 2025 – JANUARY 11, 2025

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 Young Adult Week of Action:

- Thanks to a new rule, Deferred Action of Childhood Arrivals (DACA) recipients and certain other immigrants now qualify to enroll in health coverage through the Marketplaces.
- As we approach the final days of the Open Enrollment Period, we want to make sure that young adults take care of their health and obtain affordable health coverage that best fits their needs on [HealthCare.gov](#) by the January 15 enrollment deadline.
- After January 15, you will only be able to enroll in health coverage if you've had certain life events, including losing Medicaid or employer health coverage, moving, getting married, having a baby, adopting a child, or aging out of your parent's health plan.
- Thanks to the Inflation Reduction Act and the American Rescue Plan, quality health coverage will continue to be even more affordable and accessible for a fourth year in a row. 4 in 5 [HealthCare.gov](#) customers can find a plan for \$10 or less per month with financial help.
- We encourage all young adults to visit [HealthCare.gov](#) and check out their options. Don't wait until you are sick or get in an accident to get coverage. Your health is too important!
- If you are a young adult who is uninsured, do not receive health coverage through your employer, or are looking for more affordable health care coverage, you and your family may be eligible for health coverage on [HealthCare.gov](#).
- All Marketplace plans are comprehensive and must cover 10 essential health benefits, from emergency services to preventive wellness services, mental health, substance use services, and prescription drugs.
- Young adults with coverage through [HealthCare.gov](#) are encouraged to return and shop to see if another plan better meets their needs at a lower cost.
- DON'T WAIT! Get started today! Consumers who want to enroll in health coverage should visit [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 go to [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:

Young Adult (18-34) Week of Action		
POST DATES	POST COPY	GRAPHICS
Jan 5 <sup>th</sup> – 11 <sup>th</sup>	<p>You never know what life will throw at you, but with a <a href="https://www.healthcare.gov">HealthCare.gov</a> plan, you're covered! Make sure you have essentials like emergency and primary care covered. Enroll by January 15th and #GetCovered. <a href="https://www.healthcare.gov/get-coverage">https://www.healthcare.gov/get-coverage</a> #MarketplaceOE</p> <p>Have a job but no insurance? #MarketplaceOE has got you covered! <a href="https://www.healthcare.gov">HealthCare.gov</a> plans are comprehensive and affordable. Enroll by January 15th and #GetCovered by quality health insurance! <a href="https://www.healthcare.gov/get-coverage">https://www.healthcare.gov/get-coverage</a></p>	

# Health Insurance Marketplace

#DYK 4 out of 5 customers can find a health plan for \$10 or less a month?! Find a plan that covers your health care needs.

The final deadline to #GetCovered is January 15!

<https://www.healthcare.gov/get-coverage>

#MarketplaceOE

