

Health Insurance Marketplace

MARKETPLACE OPEN ENROLLMENT THEME WEEK TOOLKIT

BLACK AMERICANS WEEK OF ACTION NOVEMBER 10, 2024 – NOVEMBER 16, 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 Black Americans Week of Action:

- Thanks to a new rule, Deferred Action of Childhood Arrivals (DACA) and certain other immigrants now qualify to enroll in health coverage through the Marketplaces.
- Access to health coverage is critical to ensure Black people can take care of their health and protect themselves and their families from high medical costs.
- During the 2024 Open Enrollment Period, 3 million Black Americans made plan selections on [HealthCare.gov](#). The number of Black consumers increased by 204 percent between 2020 and 2024, in part because of the increase in outreach efforts and affordability of Marketplace coverage.
- Despite these gains, uninsured rates among Black Americans are still higher than that for White Americans.
- Due to systemic barriers and disparities, Black people are underinsured and uninsured at higher rates leading to poorer health outcomes compared to other groups.
- This year, thanks to the Inflation Reduction Act, more people will continue to qualify for help purchasing quality health coverage.
- 4 in 5 [HealthCare.gov](#) customers can find a plan for \$10 or less per month with financial help.
- Black people who want coverage through [HealthCare.gov](#) are encouraged to shop to see if they will find a plan that meets their needs.
- Black consumers who are uninsured, 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](#).
- Black 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.
- 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](#).

Health Insurance Marketplace

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 Navigators and other 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:

Black Americans Week of Action		
POST DATES	POST COPY	GRAPHICS
Nov 10 th -Nov 16 th	<p>The increased financial help that made it possible for 66% of uninsured Black Americans to find a HealthCare.gov health plan for \$0 a month is still available! Don't miss out on 2025 coverage—Enroll today & #GetCovered!</p> <p>https://www.healthcare.gov/get-coverage</p> <p>#MarketplaceOE</p> <p>With help from the #InflationReductionAct, many people will continue to see savings on 2025</p>	

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premiums this #MarketplaceOE! In fact, 4 out of 5 customers can find a plan for \$10 a month or less.

Shop, compare, and #GetCovered at:

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

Protect your family's health with an affordable, comprehensive health plan. All HealthCare.gov plans cover essential benefits like preventive services and prescriptions. Shop and #GetCovered at

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

#MarketplaceOE

