

Health Insurance Marketplace

MARKETPLACE OPEN ENROLLMENT THEME WEEK TOOLKIT

“GET READY FOR OPEN ENROLLMENT” WEEK OF ACTION

OCTOBER 20, 2024 – OCTOBER 31, 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 “Get Ready For Open Enrollment” Week of Action:

- The Marketplace Open Enrollment Period on [HealthCare.gov](#) runs from November 1 to January 15. Consumers who enroll by December 15 can get full year coverage that starts January 1.
- 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.
- Consumers can now visit [HealthCare.gov](#) to view detailed information about 2025 health insurance plans and prices offered in their area in advance of the Marketplace Open Enrollment period that begins November 1.
 - Due to the Inflation Reduction Act and the American Rescue Plan, quality health coverage will continue to be even more affordable and accessible for the fourth year in a row.
 - Low prices. 4 in 5 [HealthCare.gov](#) customers can find a plan for \$10 or less per month with financial help.
 - More people qualify due to the Inflation Reduction Act. Whether someone is uninsured, don't get insurance through their job, currently have [HealthCare.gov](#) coverage, or if they are looking to find health coverage at a lower cost – this Open Enrollment period is for them!
- Consumers with coverage through [HealthCare.gov](#) are encouraged to return and shop to see if another plan better meets their needs at a lower cost.
- Any consumer who needs health coverage should take the time to look for a quality health plan at a lower cost through [HealthCare.gov](#).
- Starting November 1, consumers can log in to their [HealthCare.gov](#) and [CuidadoDeSalud.gov](#) account or call 1-800-318-2596 to fill out an application and enroll in a Marketplace plan. TTY users can call 1-855-889-4325.
- To find local help from a Navigator or certified application counselor, or to be contacted

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by a Marketplace-registered agent or broker, consumers should visit [HealthCare.gov/find-local-help](https://www.healthcare.gov/find-local-help).

- Don't Wait! Get started today!

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 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:

| Get Ready for Marketplace Open Enrollment Week of Action | | |
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| POST DATES | POST COPY | GRAPHICS |
| Oct 20 th -Oct 31 st | <p>#MarketplaceOE is almost here! Now is the time to prepare to shop , compare , and #GetCovered by affordable, quality health insurance! Get ready and enroll on November 1!</p> <p>https://www.healthcare.gov/see-plans</p> <p>Mark it on your calendars  #MarketplaceOE starts on Friday, November 1st! Grab a sneak peek at your</p> | |

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| | <p>coverage options and prepare to #GetCovered starting November 1st. https://www.healthcare.gov/see-plans</p> <p>You don't have to wait much longer to #GetCovered — #MarketplaceOE starts on Nov. 1st! 🍌</p> <p>The #InflationReductionAct will continue the financial help that lowered Marketplace premiums. 4 out of 5 customers can find a plan for \$10 or less. Preview plans: https://www.healthcare.gov/see-plans</p> | |
| <p>Oct 31st</p> | <p>#MarketplaceOE starts TOMORROW! Get ready to #GetCovered with an affordable, quality plan that covers 10 essential health benefits.</p> <p>Get a preview of your coverage options and prepare to enroll tomorrow. https://www.healthcare.gov/see-plans</p> | |
| <p>Oct 31st</p> | <p>👻 Signing up for health insurance doesn't have to be scary with HealthCare.gov</p> <p>#MarketplaceOE starts TOMORROW! Get a preview of your coverage options and prepare to #GetCovered. https://www.healthcare.gov/see-plans</p> | |