

# Health Insurance Marketplace

## MARKETPLACE OPEN ENROLLMENT THEME WEEK TOOLKIT

### LATINO WEEK OF ACTION

NOVEMBER 17, 2024 – NOVEMBER 23, 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 Latino Week of Action:


- Access to health coverage is critical to ensure that the Latino community can take care of their health and protect themselves and their families from high medical costs.
- Between 2020 and 2024, the number of Latino consumers selecting plans on [HealthCare.gov](#) increased by 185 percent.
- The increase in outreach and education efforts and the affordability of coverage substantially increased Marketplace enrollment amongst Latinos.
- 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.
- This is the time for Latino consumers to visit [HealthCare.gov](#) to view plans available in their area, compare costs and benefits, and enroll in coverage for 2025.
- Thanks to the Inflation Reduction Act and the American Rescue Plan, Latino consumers 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.
- Latinos 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](#).
- Latino consumers can enroll in health coverage and see if they qualify for more affordable premiums can also visit [HealthCare.gov](#) or [CuidadodeSalud.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](#) or [CuidadoDeSalud.gov/es/find-local-help/](#).
- For resources that have been translated into additional languages visit, <https://www.cms.gov/marketplace/in-person-assisters/outreach-education/materials-multiple-languages>.

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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) or [CuidadoDeSalud.gov/es/find-local-help/](https://www.cuidadodesalud.gov/es/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:

Latino Week of Action		
POST DATES	POST COPY	GRAPHICS
Please also see the CuidadoDeSalud social media toolkit for additional Spanish language posts and graphics.		
Nov 17 <sup>th</sup> -Nov 23 <sup>rd</sup>	<p>There was an over 100% increase in Marketplace enrollment among Latinos from 2020 to 2023! Let's keep that going! With #MarketplaceOE, you can #GetCovered by comprehensive insurance with ten essential health benefits. Learn more: <a href="https://www.healthcare.gov/get-coverage">https://www.healthcare.gov/get-coverage</a></p> <p>Consumers will continue to see lower premiums during 2025 #MarketplaceOE due to the #InflationReductionAct! In fact, 4 out of 5 customers</p>	

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	<p>can find a plan for \$10 or less a month with financial assistance. Apply today to see if you qualify! <a href="https://www.healthcare.gov/get-coverage">https://www.healthcare.gov/get-coverage</a> #GetCovered</p>	
	<p>Don't miss out on affordable health coverage through HealthCare.gov! #GetCovered for essential health benefits, including no-cost preventive services, prescriptions, and more. Enroll today at <a href="https://www.healthcare.gov/get-coverage">https://www.healthcare.gov/get-coverage</a> #MarketplaceOE</p>	