Health Insurance Marketplace

MARKETPLACE OPEN ENROLLMENT THEME WEEK TOOLKIT

"THANKFUL FOR COVERAGE" WEEK OF ACTION NOVEMBER 24, 2024 – NOVEMBER 30, 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 "Thankful for Coverage" Week of Action:

- Thanksgiving is a time to be thankful for many things, including food, family, friends, and our health. Thanksgiving is not only a day to celebrate with our family, but it is also National Family Health History Day.
- We encourage families as they gather to talk about the importance of knowing your family health information, having health coverage, and visiting <u>HealthCare.gov</u> to find the coverage that fits their health needs and their budgets.
- Thanks 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.
- Millions of Americans are saving an average of \$800 per year on their health insurance premiums. 4 in 5 <u>HealthCare.gov</u> customers can find a plan for \$10 month or less per month with financial help.
- Whether someone is uninsured, doesn't have 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 then!
- As we take time to celebrate these important things, let's also make sure to take care of our health. Use this Thanksgiving holiday to remind your loved ones and friends to check out plan options on <u>HealthCare.gov</u>.
- 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 <u>HealthCare.gov/find-local-help</u>.
- We encourage consumers to enroll by December 15 to have coverage that starts on January 1. Remember that Open Enrollment ends on January 15!

Health Insurance Marketplace

5 Things Consumers Need to Know about Marketplace Open

Enrollment:

- 1. **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 <u>HealthCare.gov</u> 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 predeductible services.
- 4. **Help is Available!** Consumers can access Navigators and other assisters and in every state on the Marketplace. To find local help go to <u>HealthCare.gov/find-local-help</u>.
- 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 <u>HealthCare.gov</u> and <u>CuidadodeSalud.gov</u> 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.

Thankful for Coverage Week of Action		
POST DATES	POST COPY	GRAPHICS
Nov 24 th -Nov 30 th	Thanks to the #InflationReductionAct, increased financial help will continue for 2025 coverage. All HealthCare.gov plans cover 10 essential health benefits & a variety of preventive services at no cost. Learn more & #GetCovered at: <u>https://www.healthcare.gov/get-coverage</u> #MarketplaceOE	Presenter up Presenter up Point of subantizer Presenter Point of subantizer Presenter
	As you prepare for the holidays, don't forget about your health. 4 out of 5 customers can find a HealthCare.gov plan for \$10 or less a month. Don't	

Social Media Toolkit and Graphics:

Health Insurance Marketplace

	wait to #GetCovered — Enroll today at: https://www.healthcare.gov/get-coverage #MarketplaceOEWhether you are using your health insurance for a routine visit or emergency care, you will always be grateful to have quality health coverage when you need it. #GetCovered by an affordable plan today at: https://www.healthcare.gov/get-coverage #MarketplaceOE	CALCULATION OF THE STATE OF THE
Nov 28 th	Happy #Thanksgiving! One thing to be thankful for this year is that HealthCare.gov plans cover ten essential benefits, including primary care visits, prescriptions, and more! Enroll today and #GetCovered! <u>https://www.healthcare.gov/get-coverage</u> #MarketplaceOE	