

# Health Insurance Marketplace

## MARKETPLACE OPEN ENROLLMENT TOOLKIT

VETERANS DAY  
NOVEMBER 11, 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 Veterans Day:

- As we celebrate Veterans on Veterans Day for their sacrifices to protect and serve this country, we want to make sure Veterans, their family members, spouses, and survivors know about health coverage options available through the Health Insurance Marketplace.
- In many cases, family members and survivors of Veterans cannot enroll in VA health care programs. If you're a Veteran enrolled in a VA health care program and have dependents who aren't eligible for coverage through that program, they should know they can get coverage through the Health Insurance Marketplace at [HealthCare.gov](https://www.healthcare.gov).
- As a result of the Inflation Reduction Act and the American Rescue Plan, Veteran families and caregivers have access to health coverage that is more affordable and accessible.
- 4 in 5 [HealthCare.gov](https://www.healthcare.gov) customers can find a plan for \$10 or less per month with financial help.
- We encourage any family member of a Veteran who needs health coverage to enroll in a plan that best meets their needs by December 15 to have coverage beginning January 1.
- Veteran consumers or family members who want to enroll in health coverage should visit [HealthCare.gov](https://www.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](https://www.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://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://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 offer 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://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://HealthCare.gov) and [CuidadodeSalud.gov](https://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:

Veterans Day		
POST DATES	POST COPY	GRAPHICS
Nov 11 <sup>th</sup>	<p>Thank you to the brave military veterans for your service. If your family is ineligible for VA or TRICARE coverage, they may qualify for a quality, affordable HealthCare.gov plan during #MarketplaceOE. #GetCovered by visiting <a href="https://healthcare.gov/get-coverage">https://healthcare.gov/get-coverage</a> #VeteransDay</p> <p>Are you a spouse of a veteran but don't qualify for VA or TRICARE? We're here to support you! Visit HealthCare.gov today to see if you qualify for affordable, comprehensive healthcare. #GetCovered</p>	

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	<p>at <a href="https://www.healthcare.gov/get-coverage">https://www.healthcare.gov/get-coverage</a> #MarketplaceOE</p> <hr/> <p>With HealthCare.gov, the essentials like primary care, prescriptions, emergency care, and more are covered at no additional cost. Enroll today and #GetCovered. <a href="https://www.healthcare.gov/get-coverage">https://www.healthcare.gov/get-coverage</a> #MarketplaceOE</p>	 <p>The graphic features a dark blue background with three white stars at the top. Below the stars, the text 'Thank You VETERANS' is written in a white, elegant script font. Underneath, in a smaller white sans-serif font, it says 'It's time to take action. Veteran family members can enroll in a Marketplace plan.' At the bottom of the graphic is the 'HealthCare.gov' logo in white, and a stylized American flag with stars and stripes is positioned at the very bottom.</p>
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