

Health Insurance Marketplace

MARKETPLACE OPEN ENROLLMENT THEME WEEK TOOLKIT

AMERICAN INDIANS/ALASKA NATIVES/TRIBAL WEEK OF ACTION OCTOBER 27, 2024 – NOVEMBER 2, 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 American Indians/Alaska Natives/Tribal Week of Action:

- Access to health coverage is critical to ensure that American Indians and Alaska Natives ¹have access to health care and can protect themselves and their families from high medical costs.
- While American Indians and Alaska Natives are not exempt from paying monthly premiums for an insurance plan they buy through HealthCare.gov, like all Americans, they may qualify for tax credits that lower their premiums based on income.
- Uninsured American Indians and Alaska Natives, who do not receive coverage through their jobs or may have lost health care coverage during the pandemic, are now eligible for health coverage on [HealthCare.gov](#). In fact, 4 out of 5 customers can find health coverage for \$10 or less a month with financial help.
- When American Indians and Alaska Natives enroll in a zero or limited cost sharing plan in the Marketplace, they won't have any out-of-pocket costs like copayments, coinsurance or deductibles, when receiving services from an Indian Health Care Provider or when receiving essential health benefits (EHB) through a Qualified Health Plan (QHP).
- American Indians and Alaska Natives can enroll in a Marketplace health insurance plan any time, not just during the yearly Open Enrollment Period. Still, we encourage you to enroll during Open Enrollment to ensure your family members who are non-tribal members are covered for the year.
- American Indians and Alaska Natives who want to enroll in health coverage and see if they qualify for more affordable premiums 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](#).

¹ American Indians and Alaska Natives refers to members of Federally recognized Tribes.

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- For more information about health coverage options for American Indians and Alaska Natives, go to <https://www.cms.gov/marketplace/technical-assistance-resources/AIAN-health-coverage-options.pdf>

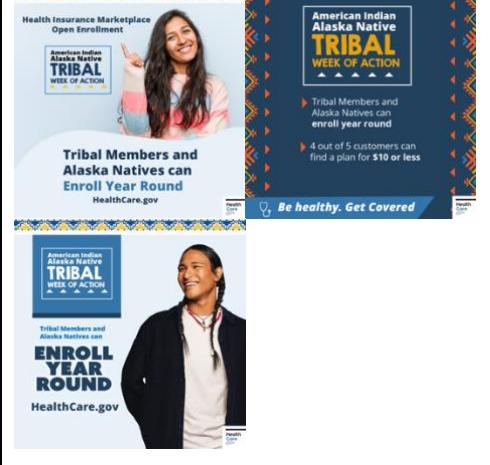
5 Things Consumers Need to Know about Marketplace Open Enrollment

- Key Dates!** The Marketplace Open Enrollment at 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.
- 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 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.
- 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.
- 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.
- 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 into HealthCare.gov and 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:

| American Indians/Alaska Natives/Tribal Week of Action | | |
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| POST DATES | POST COPY | GRAPHICS |
| Oct 27 th – Nov 2 nd | With financial help from the Marketplace, many American Indians and Alaska Natives may qualify for zero-premium or low-cost-premium plans. #GetCovered by a quality plan that covers 10 essential health benefits. Learn more at: https://www.healthcare.gov/get-coverage | |

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| | <p>#MarketplaceOE</p> <p>Does your job not offer health insurance? We've got you covered. HealthCare.gov plans are comprehensive and affordable. Enroll today and #GetCovered by quality health insurance!</p> <p>https://www.healthcare.gov/get-coverage</p> <p>#MarketplaceOE</p> <p>#DYK that American Indians & Alaska Natives can sign up for HealthCare.gov coverage & still receive services from their Indian Health Care Provider? 4 out of 5 customers can find a plan for less than \$10 a month. #GetCovered at:</p> <p>https://www.healthcare.gov/get-coverage</p> <p>#MarketplaceOE</p> |  |
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