

Health Insurance Marketplace

MARKETPLACE OPEN ENROLLMENT THEME WEEK TOOLKIT

“OPEN ENROLLMENT BEGINS” 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 “Open Enrollment Begins” Week of Action:

- The Marketplace Open Enrollment Period on [HealthCare.gov](https://www.healthcare.gov) runs from November 1 to January 15.
- A record-breaking 21 million people signed up for [HealthCare.gov](https://www.healthcare.gov) coverage for the 2024 plan year.
- 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.
- Whether someone is uninsured, doesn’t have insurance through their job, currently have [HealthCare.gov](https://www.healthcare.gov) coverage, or if they are looking to find health coverage at a lower cost – this Open Enrollment period is for them!
- 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.
- 4 in 5 [HealthCare.gov](https://www.healthcare.gov) customers can find health care coverage for \$10 or less per month with financial help.
- This is the time for consumers to visit [HealthCare.gov](https://www.healthcare.gov) to view plans available in their area, compare costs and benefits, and enroll in coverage for 2025.
- Consumers who enroll by the end of the day on December 15 can get full year coverage that starts January 1.
- Consumers with coverage through [HealthCare.gov](https://www.healthcare.gov) are encouraged to return and shop to see if another plan better meets their needs at a lower cost.
- Don’t wait! Get started today! Visit [HealthCare.gov](https://www.healthcare.gov) or call the Marketplace Call Center at 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 by a Marketplace-registered agent or broker, consumers should visit [HealthCare.gov/find-local-help](https://www.healthcare.gov/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 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:

Open Enrollment Begins		
POST DATES	POST COPY	GRAPHICS
Nov 1 st	<p>#MarketplaceOE starts TODAY! Time to compare your options and #GetCovered!</p> <p>All HealthCare.gov plans cover essential benefits like emergency and primary care, prescriptions, and more! https://www.healthcare.gov/get-coverage #MarketplaceOE</p>	
Nov 1 st -Nov 3 rd	<p>#MarketplaceOE is happening NOW! Don't wait — shop 📁, compare 🔍, and #GetCovered 🗣️ by</p>	

Health Insurance Marketplace

	<p>affordable, quality health insurance! Apply today! https://www.healthcare.gov/get-coverage</p>	
	<p>Good news! With financial help 4 out of 5 customers can find a Marketplace plan for \$10 or less a month! Discover the different plans available & #GetCovered today at: https://www.healthcare.gov/get-coverage</p>	
	<p>#MarketplaceOE</p>	