

Health Insurance Marketplace

MARKETPLACE OPEN ENROLLMENT THEME WEEK TOOLKIT

RURAL 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 Rural Week of Action:

- Approximately 61 million Americans live in rural areas, accounting for approximately 19 percent of the overall US population as of 2016.
- Rural areas and communities are diverse across many dimensions, such as racial/ethnic composition, geography, socioeconomics, availability of healthcare providers, and broadband availability among other characteristics; however, there are some common characteristics and challenges present in many of these areas that may contribute to difficulties accessing health care and to persistent health disparities.
- Many rural communities face challenges that contribute to persistent health disparities compared to urban areas.
- For instance, on average, residents of rural communities have lower median incomes and are less likely to be insured. In 2019, 1 in 6 rural adults ages 19-64 were uninsured.
- The Marketplace is an important source of affordable, comprehensive health care coverage for millions of Americans living in rural areas.
- 4 in 5 HealthCare.gov customers can find a plan for \$10 or less per month with financial help.
- Consumers who live in rural areas 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 enroll in health coverage now! Enroll by December 15 to have coverage that starts on January 1!
- 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://www.healthcare.gov) runs from November 1, 2022 to January 15, 2023. Consumers who want health coverage starting January 1, 2023 should enroll in coverage by December 15, 2022. Consumers must enroll by January 12, 2023 to have coverage that starts on February 1, 2023. 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 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/health-care-coverage/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:

Rural Week of Action		
POST DATES	POST COPY	GRAPHICS
Nov 17 th -Nov 23 rd	Don't get health insurance through your employer? HealthCare.gov is here so you can #GetCovered! 4 out of 5 customers can find a quality plan for \$10 or less a month. Learn more about #MarketplaceOE and enroll today in 2023 coverage at: https://www.healthcare.gov/get-coverage/	
	With HealthCare.gov, the essentials like primary care, prescriptions, emergency care, and more are covered at no additional cost. Enroll today and #GetCovered. https://www.healthcare.gov/get-coverage/ #MarketplaceOE	
	Thought you couldn't afford health insurance? Now you can. Most people qualify for financial help, and 4 out of 5 customers can find a plan for \$10 or less a	

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	<p>month. Discover the different plans available and enroll today to #GetCovered: https://healthcare.gov/get-coverage/ #MarketplaceOE</p>	
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