

Health Insurance Marketplace

This document includes talking points and social media language and graphics for the Black Community Week of Action taking place November 7 – 13

Black Community Theme Week of Action Resources

Key Messages:

- Access to health coverage is critical to ensure Black people can take care of their health and protect themselves and their families from high medical costs.
- Due to systemic barriers and disparities, Black people are underinsured and uninsured at higher rates leading to poorer health outcomes compared to other groups.
- The pandemic has particularly impacted the Black community. Therefore, it is especially important to reach out to these individuals and families and help them find the coverage they need to stay healthy.
- We understand that cost can be a barrier. However, this year, as a result of a new law, plans are more affordable. In fact, 4 in 5 consumers are able to find health coverage for \$10 or less a month.
- Don't wait too late! Black people are encouraged to go to [HealthCare.gov](https://www.healthcare.gov) now to see what coverage is available. Act by December 15 to have coverage that starts on January 1, 2022.
- Your health is important. Take care of this so you can continue to be healthy and provide for your family for years to come.
- All Marketplace plans cover [10 essential health benefits](#), from emergency services, to preventive and wellness services, mental health and substance use services, and prescription drugs.

5 things Consumers Need to Know about the Marketplace Open Enrollment:

1. **Key Dates!** The Marketplace Open Enrollment Period at [HealthCare.gov](https://www.healthcare.gov) started on November 1, 2021, and runs until January 15, 2022. Consumers who enroll by December 15 can get coverage that starts January 1.
2. **More Affordable!** This year, a new law (the American Rescue Plan or ARP) provides greatly improved financial assistance, which can significantly lower people's premiums.
 - 4 out of 5 people will be able to find plans for \$10/month or less after newly expanded financial assistance.
 - With the new law, millions more people qualify for tax incentives that lower their premiums.
3. **Quality Plans!** These are quality, comprehensive health plans that offer doctor visits, emergency care, preventive care, hospital care, and prescription drugs.

4. **More Help is Available!** There is more help available this year. Consumers can access assisters and Champions for Coverage in nearly every state and county on the Marketplace. To find local help go to <https://localhelp.healthcare.gov>.
5. **It is easier to sign up for coverage this year.** All consumers shopping for health insurance coverage on HealthCare.gov — even those who currently have coverage through the Marketplace — should enroll or re-enroll by logging in to HealthCare.gov and CuidadodeSalud.gov or call 1-800-318-2596 (TTY is 855-889-4325) to fill out an application. Help is available 24 hours a day/7 days a week.

Social Media Toolkit and Graphics:

- November Theme Weeks - graphics (ZIP)
- Social media graphics
 - [English](#) | [Spanish](#)
- Marketplace Open Enrollment Social Media Toolkit
 - [English](#) | [Spanish](#)

Black Americans Week of Action		
POST DATES	POST COPY	GRAPHICS
Nov 7 th -13 th	<p>New Law. Lower Prices. More People Qualify.</p> <p>HealthCare.gov is open for you to shop, compare, and enroll in a 2022 health plan. Discover the different plans available and enroll today! https://www.healthcare.gov/get-coverage #GetCovered</p> <p>Most who apply through HealthCare.gov qualify for financial help to lower their monthly premium. In fact, 4 out of 5 customers can find a plan for less than \$10 a month. See if you qualify and #GetCovered: https://www.healthcare.gov/get-coverage</p> <p>Protect your family's health with 2022 coverage. All HealthCare.gov plans cover essential benefits like preventive services and prescriptions. Shop and #GetCovered at https://www.healthcare.gov/get-coverage</p>	