

Health Insurance Marketplace Open Enrollment Period

November 1, 2021-January 15, 2022

Talking Points

This document includes talking points, frequently asked questions, drop-in articles (coming soon), and testimonials for partners to use when engaging people in the Marketplace. Note: As more material becomes available, it will be added to this document. **This document was last updated on October 28, 2021.**

Top Line Messages:

- Starting November 1, 2021, the Marketplace Open Enrollment at [HealthCare.gov](https://healthcare.gov) begins.
- This year, a new law (American Rescue Plan (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.
- These are quality, comprehensive health plans that offer doctor visits, emergency care, preventive care, hospital care, and prescription drugs.
- The Marketplace Open Enrollment Period on [HealthCare.gov](https://healthcare.gov) runs from November 1, 2021 to January 15, 2022. Consumers who enroll by December 15 can get coverage that starts January 1.
- 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>.

Frequently Asked Questions:

- **When does HealthCare.gov Open Enrollment begin?**

Starting November 1, 2021, the Marketplace Open Enrollment at [HealthCare.gov](https://healthcare.gov) begins. Consumers can go to [HealthCare.gov](https://healthcare.gov) to update their information or sign up for an account, enroll and select a plan that best meets their needs. Consumers may even qualify for financial help paying for health insurance premiums.
- **What's new for 2022?**

This year, more people than ever qualify for financial assistance at [HealthCare.gov](https://healthcare.gov). Consumers will be able to find affordable health insurance plans that cover everything from doctor's visits to preventive health to prescription drugs.

Also, new this year, there are expanded local help options in communities to help consumers that need assistance signing up. To find local help go to <https://localhelp.healthcare.gov>

- **Has financial assistance been expanded for customers at HealthCare.gov? Is there financial help available?**

Yes. Financial help is available, and it has been expanded in two ways. First, it includes more consumers at higher income levels, and secondly, it offers even better financial assistance options than in the past.

Starting November 1, consumers can take advantage of increased financial help on high-quality health care plans when they enroll in coverage through HealthCare.gov. The new COVID Relief law has lowered premiums for most people with a Marketplace health plan and expanded access to financial help for more consumers. Examples include:

- 4 out of 5 people currently enrolled can find plans for \$10/month or less after newly expanded financial assistance.

Millions more people qualify for help. Previously, the tax credits we call “financial help” were available to people who made less than 400% of the federal poverty level. Now, it’s expanded to include families that make more than that.

Some people find they are qualified for coverage in their state’s Medicaid or Children’s Health Insurance Program (CHIP). Most Medicaid beneficiaries pay little or no premiums.

- **Where can people go to apply for coverage and financial help?**
Marketplace Open Enrollment begins November 1. People can apply for health insurance at HealthCare.gov. It is easier than ever.
- **If you bought coverage through HealthCare.gov last year, why should you check again this year?**
Every year, health plan options change in cost, coverage, and participating providers, which is why it is important for consumers with plans to come back to HealthCare.gov and compare plans as they may find something better
- **How can consumers find local help in their communities?**
Customers can get help filling out their application by calling the **Marketplace call center** at 1-800-318-2596 (TTY is 855-889-4325) with assistance in 230+ languages. The Marketplace call center is open 24 hours a day, 7 days a week.

Additionally, consumers can also find a local assister or agent/broker in their area:
<https://localhelp.healthcare.gov>

- **Where can people go for more information?**
Consumers should go to HealthCare.gov for more information on the Marketplace Open Enrollment Period.