

Health Insurance Marketplace

This document includes talking points and social media language and graphics for the Pre-Existing Conditions and Disability Week of Action taking place November 7 – 13

Pre-Existing Conditions and Disability Theme Week of Action Resources

Key Messages:

- Millions of Americans have pre-existing health conditions like asthma, diabetes, or cancer.
- Thanks to the Affordable Care Act, health insurance companies can't refuse to cover you or charge you more just because you have a "pre-existing condition" — that is, a health problem you had before the date that new health coverage starts.
 - Once a consumer is enrolled, the plan also can't deny their coverage or raise rates based only on their health.
 - Medicaid and the Children's Health Insurance Program (CHIP) also can't refuse to cover or charge more because of a pre-existing condition.
- As a result of the pandemic, pre-existing conditions - like long COVID - will likely increase. That is why it is critical for those with a pre-existing condition to know about the affordable coverage options available at HealthCare.gov.
- Those with a pre-existing condition should visit HealthCare.gov this Open Enrollment to see their options, compare benefits and see if they qualify for financial assistance.

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

1. **Key Dates!** The Marketplace Open Enrollment at 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 (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.
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 to fill out an application.

Social Media Toolkit and Graphics:

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

Pre-Existing Conditions/Disability Week of Action		GRAPHICS
POST DATES	POST COPY	
Nov 7 th -13 th	<p>With the new law and lower prices, more people qualify for financial help. And for those with pre-existing medical conditions, you can't be turned down, so enroll today and #GetCovered. https://healthcare.gov/get-coverage</p> <p>Thought you couldn't afford health insurance? Now you can. In fact, 4 out of 5 customers can find a plan for less than \$10 a month. See if you qualify and find the plan that is right for you: https://www.healthcare.gov/get-coverage #GetCovered</p> <p>With HealthCare.gov plans, pre-existing conditions are covered! No insurance plan can reject you, charge you more, or refuse to pay for essential health benefits for any condition you had before your coverage started. Enroll today and #GetCovered! https://www.healthcare.gov/get-coverage</p>	