

MARKETPLACE OPEN ENROLLMENT WEEK OF ACTION
Week of November 29

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LGBTQ+ Week of Action

Talking points

- Expanding access to health coverage is critical to ensure LGBTQ+ community can get the care they need.
- Thanks to the Affordable Care Act (ACA) the uninsured rate for the LGB+ community has been cut in half since the ACA was first implemented.
- We know that segments of the LGBTQ+ community are uninsured at higher rates, and that the uninsured rate for the community increased after 2016.
- The pandemic has also hit the LGBTQ+ community particularly hard causing many people in the community to lose their employer-based coverage.
- We want anyone that needs coverage to know that HealthCare.gov is open for business. If you or a member of your family needs health coverage, they should visit HealthCare.gov to enroll in coverage by January 15.
- We encourage anyone who needs their coverage to begin on January 1 to enroll in a plan on HealthCare.gov by December 15 to have coverage that begins on New Year’s Day.
- Not only is HealthCare.gov open and ready for your enrollment but millions of LGBTQ+ persons qualify for financial help to do so. In fact, 4 out of 5 consumers can find health insurance for \$10 or less per month through HealthCare.gov.
- All Marketplace plans cover 10 essential health benefits, from emergency services, to preventive wellness services, mental health and substance use services, and prescription drugs.
- Your health insurance company can’t limit sex-specific recommended preventive services based on your sex assigned at birth, gender identity, or recorded gender. And insurance companies that offer health coverage to opposite-sex spouses must do the same for same-sex spouses.
- Get covered today! Make sure you and your family visit HealthCare.gov to review your plan options, see how much assistance you qualify for, and enroll in coverage before the deadline.

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!** The American Rescue Plan has provided greatly improved financial assistance, which can significantly lower people's premiums. If you have looked for health coverage before it is worth a second look:
 - 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, behavioral health care, preventive care, hospital care, and prescription drugs.
4. **More Help is Available!** There is more help available this year. Consumers can access navigators and certified application counselors 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](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. 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](#)

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POST DATES	POST COPY	GRAPHICS
Nov 28 th -Dec 4 th	<p>New law. Lower prices. More people qualify. With financial help, most customers can get health coverage for under \$10 a month. Apply by Dec. 15 and #GetCovered starting on Jan 1. https://www.healthcare.gov/get-coverage</p> <p>HealthCare.gov is open for you to shop for a 2022 plan, and thanks to the new law, 4 out of 5 customers can find one for less than \$10 a month. Make sure you and your family have the essentials covered. https://www.healthcare.gov/get-coverage #GetCovered</p> <p>All HealthCare.gov plans cover a set of preventive services and essential health benefits for everyone, regardless of sexual orientation or gender identity. Discover the wide range of available plans at https://www.healthcare.gov/get-coverage #GetCovered</p>	