

Communications Toolkit for Special Enrollment Period Weeks of Action

HealthCare.gov Marketplace Special Enrollment Period 2021



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SPECIAL ENROLLMENT PERIOD FACT SHEET

As we continue to battle the coronavirus disease 2019 (COVID-19) public health emergency, it's more important than ever that Americans have access to affordable health care.

The American Rescue Plan Act of 2021 not only provides resources to beat the pandemic, but it also expands access to health insurance coverage and lowers costs on plans bought through the Health Insurance Marketplace. Under the new law:

- More people than ever before qualify for tax credits that lower the cost of health coverage, even those who weren't eligible in the past.
- Most people currently enrolled in a Marketplace plan will qualify for more tax credits.
- Health insurance premiums after these new savings will go down.

Consumers can take advantage of these new savings and lower costs with the 2021 Special Enrollment Period for the COVID-19 public health emergency **through August 15, 2021** when they enroll or change Marketplace plans on HealthCare.gov.

Who's eligible for the Special Enrollment Period?

Anyone who needs health insurance at this time can take this opportunity to look for coverage and see if they qualify for savings on a Marketplace plan. Consumers won't need to provide any documentation of a qualifying event (e.g., loss of coverage or a move), which is usually required for Special Enrollment Period eligibility.

How much do Marketplace health plans cost?

More people than ever before qualify for Marketplace savings that lower the cost of monthly premiums. For example, after savings are applied:

- A family of 4 can get a plan for \$163 per month.
- 4 out of 5 customers can find a plan for \$10 or less per month.
- Many premiums will decrease, on average, by \$50 per person per month and \$85 per household per month.

When they go to HealthCare.gov some people find they're eligible for Medicaid or the Children's Health Insurance Program (CHIP) coverage. Most Medicaid beneficiaries pay little or no premiums. For these people, their start dates might vary.

When can consumers apply for 2021 health coverage?

Consumers can enroll or change Health Insurance Marketplace plans through August 15, 2021 with the 2021 Special Enrollment Period for the Coronavirus 2019 (COVID-19) Public Health Emergency. After they apply, they have 30 days to select a plan.

Consumers can also enroll or change plans anytime if they qualify for:

- A [Special Enrollment Period](#) due to a [life event](#) like losing other coverage, getting married, moving, or having a baby

- [Medicaid or the Children's Health Insurance Program \(CHIP\)](#)

What can consumers do if they already have a Marketplace plan?

Consumers can update their Marketplace application to check for more savings. They can change plans through August 15 due to the COVID-19 Public Health Emergency.

Consumers who qualify for more tax credits will start getting the savings that lower their monthly premiums for the rest of the year on the 1st of the month after they enroll in the plan of their choice.

But, it's important to **consider the new plan's deductible** — it'll likely start over. If they change plans or add a new household member, **any out-of-pocket costs already paid on their current 2021 Marketplace plan probably won't count** towards the new deductible, even if they stay with the same insurance company.

Consumers should call their insurance company before changing plans or adding a new household member to find out if they need to start over to meet their new plan's deductible. If they've already paid a lot in out-of-pocket costs toward their deductible, they should check with their insurance company to see how it might impact them and what options are available to keep credit toward what they've already paid.

When will coverage start?

Coverage will start the first of the month after consumers select a plan, if eligible to enroll in a Marketplace plan. For example, if they select a plan anytime in May, their coverage will start June 1st.

How do consumers apply and enroll?

Consumers can apply and enroll in a health plan through HealthCare.gov. To get started, they'll need to create a Marketplace account or log into an existing one. Once they submit an application, they'll find out if they qualify for a Marketplace plan with savings, or free or low-cost coverage through Medicaid or the Children's Health Insurance Program (CHIP).

What application help is available?

Consumers can get help filling out their application by calling the [Marketplace Call Center](#) at 1-800-318-2596 with assistance in 150 languages. (TTY users can call 1-855-889-4325.) The Marketplace Call Center is open 24 hours a day, 7 days a week.

They can also find a local assister or agent/broker in their area at: [Localhelp.HealthCare.gov](#).

CONTENT FOR NEWSLETTERS

New, lower costs on Marketplace health insurance plans

You may be eligible for more savings and lower costs on health coverage through the Health Insurance Marketplace due to the American Rescue Plan Act of 2021.

What's new:

- More people than ever before qualify for tax credits that lower the cost of health coverage, even those who weren't eligible in the past.
- Most people currently enrolled in a Marketplace plan will qualify for more tax credits.
- Health insurance premiums after these new savings will go down.
- 4 out of 5 customers can find a plan for \$10 or less per month.

Enroll or change plans with the 2021 Special Enrollment Period through August 15

Fill out and submit your application on [HealthCare.gov](https://www.healthcare.gov) (or [CuidadoDeSalud.gov](https://www.cuidadodesalud.gov) for Spanish speakers) by **August 15, 2021**. After you submit your application, you have **30 days** to enroll in a plan. Coverage starts the first day of the month after you enroll. For example, if you enroll any time in May, your coverage starts June 1.

For more information about the Special Enrollment Period, visit [HealthCare.gov](https://www.healthcare.gov).

CONTENT FOR ANNOUNCEMENTS

- (Insert your audience/organization specific language here)
- **New, lower costs on health plans through the Health Insurance Marketplace**
- You may be able to get more savings and lower costs on Marketplace health plans due to the American Rescue Plan Act of 2021. Under the new law:
 - More people than ever before qualify for tax credits that lower the cost of health coverage, even those who weren't eligible in the past.
 - Most people currently enrolled in a Marketplace plan may qualify for more tax credits.
 - Health insurance premiums after these new savings will go down.
- After Marketplace savings are applied:
 - 4 out of 5 customers can find a plan for \$10 or less per month with the newly expanded financial assistance.
 - A family of 4 can get a plan with premiums at \$163 per month due to newly expanded financial assistance.
 - Many premiums will decrease, on average, by \$50 per person per month and \$85 per policy per month.
- If you need health insurance, we encourage you to visit [HealthCare.gov](https://www.healthcare.gov) to find a plan and see if you qualify for savings. You won't need to provide any documentation confirming a qualifying event, like losing coverage through your job.

SAMPLE FLYER or BULLETIN NOTICE

Looking for health insurance?

You may be able to get **more savings and lower costs on health coverage** through the Health Insurance Marketplace. Under the American Rescue Plan Act of 2021:

- More people than ever before qualify for tax credits that lower the cost of health coverage, even those who weren't eligible in the past.
- Most people currently enrolled in a Marketplace plan may qualify for more tax credits.
- Health insurance premiums after these new savings will go down.
- 4 out of 5 customers can find a plan for **\$10 or less per month**.

You have through **August 15** to enroll or change your Marketplace plan due to the Coronavirus disease 2019 (COVID-19) Public Health Emergency.

Visit [HealthCare.gov](https://www.healthcare.gov) to apply & enroll online

When you apply on **[HealthCare.gov](https://www.healthcare.gov)**, you'll find out how much savings you qualify for. Spanish speakers can use [CuidadoDeSalud.gov](https://www.cuidadodesalud.gov) to apply and enroll.

Or, call the Marketplace Call Center to enroll at 1-800-318-2596 (TTY: 1-855-889-4325).

TALKERS FOR DISCUSSING THE SPECIAL ENROLLMENT PERIOD IN YOUR COMMUNITY

Community and faith-based organizations often provide the link between those who are most vulnerable and hardest-to-reach and the health services they need.

- It's critical that individuals and households in communities throughout the country get health coverage during this unprecedented time. Equally important is that people get the correct information so they can make the best choices for themselves and their loved ones.
- New, lower costs on health plans are available through the Health Insurance Marketplace due to the American Rescue Plan Act of 2021.
 - More people than ever before qualify for tax credits that lower the cost of health coverage, even those who weren't eligible in the past.
 - Most people currently enrolled in a Marketplace plan may qualify for more tax credits.
 - Health insurance premiums after these new savings will go down.
- There's a 2021 Special Enrollment Period for the Coronavirus disease 2019 (COVID-19) Public Health Emergency through August 15.
 - Anyone can enroll in or change Marketplace health plans through August 15. Consumers can apply on [HealthCare.gov](https://www.healthcare.gov) to see how much savings they qualify for. They'll have 30 days after they submit their application to pick a plan.
 - People already enrolled can update their application and enrollment to see if they qualify for more savings.
 - If they qualify for more tax credits, they can reselect their current plan or change to a new one in order for the changes to take effect to lower their premiums for the rest of the year.
 - For example, consumers who take action in May and confirm updated savings on the plan of their choice will start getting the savings and lower costs starting with their June 1 premiums. **Note:** The new plan's deductible will likely start over.
- The best source for the latest and most accurate information about the Marketplace is the website **HealthCare.gov** (**CuidadoDeSalud.gov** for Spanish speakers).
- Thanks to the Marketplace, **consumers can go to one place to search for health coverage options; to get accurate information that's easy to understand on different plans;** and to make apples-to-apples comparisons of private insurance plans. They can get comprehensive information about benefits and quality, side by side with facts about premiums and deductibles, before they have to make a choice.

- **All health plans offered through the Marketplace must cover a comprehensive set of essential health benefits**, including physician visits, preventive care, hospital stays, and prescriptions.
- The new COVID Relief Law (the American Rescue Plan (ARP)) provides greatly improved savings during the Special Enrollment Period, which can significantly lower people's premiums. The sooner customers act, the more money they'll save. The ARP makes major improvements in access to and affordability of health coverage through the Marketplace by increasing eligibility for financial assistance to help pay for Marketplace coverage. Now through August 15:
 - The new law will **lower premiums** for most people who currently have a Marketplace health plan and expand access to financial assistance for more consumers.
 - Consumers enrolling in Marketplace coverage through HealthCare.gov will be able to take advantage of these increased tax credits to reduce their premiums.
 - 4 out of 5 enrollees will be able to find a plan for \$10 or less/month.
 - Premiums after these new savings will decrease, on average, by \$50 per person per month or by \$85 per policy per month.
- **Health care is flexible.** When you enroll through HealthCare.gov, you can cancel your plan at any time. You can find a plan that fits your needs now, and if you later get a job that provides health coverage, you can cancel your Marketplace plan at any time.
- **Coverage can start quickly.** During the Special Enrollment Period, your coverage will start the first of the month following the month you enroll. For example, if you enroll in May, coverage could start as soon as June 1.
- **Customers can get help filling out their application by calling the Marketplace call center at 1-800-318-2596. The Marketplace call center is open 24 hours a day, 7 days a week.** TTY users can call 1-855-889-4325. Representatives are available in English and Spanish with assistance available in 150 other language.
- Consumers can work with a **network of over 50,000** agents/brokers who are registered with the Marketplace, along with over **8,000 trained assisters**, who are ready to assist them with their applications for coverage at no cost.
- **We invite you to engage your networks, your stakeholders, your community, and your congregations.** You can help ensure that no one who is eligible is left out, left behind, or left on the sidelines of the Marketplace. Enroll in the Special Enrollment Period today.

Key Websites:

[HealthCare.gov](https://www.healthcare.gov) - Website to learn more about the Health Insurance Marketplace® and to enroll through August 15, 2021

[CuidadoDeSalud.gov](https://www.cuidadoDESALUD.gov) - Spanish language website of HealthCare.gov.

<https://marketplace.cms.gov/outreach-and-education/healthcaregov-special-enrollment-period-2021>) - Special Enrollment Period facts sheets and fillable flyers in multiple languages, social media toolkits in English and Spanish, videos and television ads to share.

www.hhs.gov/healthcare - Health insurance literacy tools, stories, blogs, tweets and other information about the health care law for consumers.

<https://www.cms.gov/About-CMS/Agency-Information/OMH/equity-initiatives/from-coverage-to-care> - From Coverage to Care materials to help consumers know how to use their health insurance.

Key Dates:

Now through August 15, 2021– Consumers can take advantage of these new savings and lower costs with the 2021 Special Enrollment Period for the COVID-19 Public Health Emergency when they enroll or change Marketplace plans on HealthCare.gov.

How to Enroll in the Health Insurance Marketplace®:

- Visit [HealthCare.gov](https://www.healthcare.gov) and [CuidadoDeSalud.gov](https://www.cuidadoDESALUD.gov)
- Find local help at [Localhelp.HealthCare.gov](https://www.localhelp.healthcare.gov)
- Call the Marketplace Call Center at 1-800-318-2596 24 hours/7days a week
 - TTY users can call 1-855-889-4325
 - Assistance is available in 150 languages
 - The call is free

SOCIAL MEDIA TOOLKIT

Help spread the word on social media:

- 1) Retweet and share posts from CMS.gov and HealthCare.gov handles
- 2) Use social media from the HealthCare.gov social media toolkit (Marketplace.cms.gov Spotlight Section)
 - Messages ([English](#) and [Spanish](#))
 - Images/graphics ([English](#) and [Spanish](#))
- 3) Use the hashtag #MarketplaceSEP