

# Get America Covered

In communities from coast-to-coast, Open Enrollment outreach efforts will help Americans learn about the coverage options available in their area. This is important work and it's changing the lives of millions. In fact, over 9 million Americans are benefitting from having quality coverage at a price they can afford through the Health Insurance Marketplace. Open Enrollment is an important opportunity to help more Americans get covered.

From nonprofit organizations and health care providers to businesses and government agencies, these outreach efforts play a vital role in helping more and more Americans gain access to quality health insurance that meets their needs and fits their budget.

Open Enrollment for 2016 coverage starts on **November 1, 2015** and runs through **January 31, 2016**. Health coverage can start as soon as January 1, 2016 for consumers who sign up by December 15, 2015. Consumers who have already received health coverage through the Marketplace should come back to shop and review their coverage options by December 15, 2015 as new, better and more affordable plans may be available for them in 2016.





### **5 Ways** to **Take Action**

- 1. **Email your Lists:** Alert your audiences about Open Enrollment. Send a dedicated email to your members, customers and/or employees and make sure they know that if they need coverage or a friend or family member needs coverage now is the time to sign up. Be sure to include links to **HealthCare.gov** and details about deadlines for signing up in your email message. (For language to use in your email, check out the "Messages that Move" section on page 4.)
- 2. **Include Info on Your Hard Copy Collateral:** Include information about Open Enrollment in print communications that are received by your members, customers or employees. (For example, receipts, paycheck stubs, church bulletins, membership letters, program applications, etc.)

### Sample Message:

It's time to get covered! Millions of Americans count on **HealthCare.gov** for quality and affordable health coverage. If you or someone you care about needs health insurance, you should know that Open Enrollment for 2016 coverage runs from **November 1, 2015** through **January 31, 2016**. Eight out of ten people who enrolled in health coverage through HealthCare.gov qualified for financial help to make their monthly premiums more affordable. In fact, most people can find health insurance plans available for \$75 or less per month. Learn about options available in your area by visiting **HealthCare.gov** or call 1-800-318-2596.

- 3. **Host an Enrollment Event:** Partner with local navigators or assisters, or Community Health Centers to host enrollment events in your community. Email the HealthCare.gov Partnership Team (Partnership@cms.hhs.gov) to learn more and get connected to enrollment groups in your area.
- 4. **Share Info in your Space:** Display information in your office, business, or organization that alerts the public to open enrollment and how to get covered. You can find posters, brochures and other products to download or order at **Marketplace.cms.gov**.
- 5. **Join the Conversation Online:** Share information about Open Enrollment through your Facebook and Twitter accounts.





Facebook

## Key Dates and Deadlines

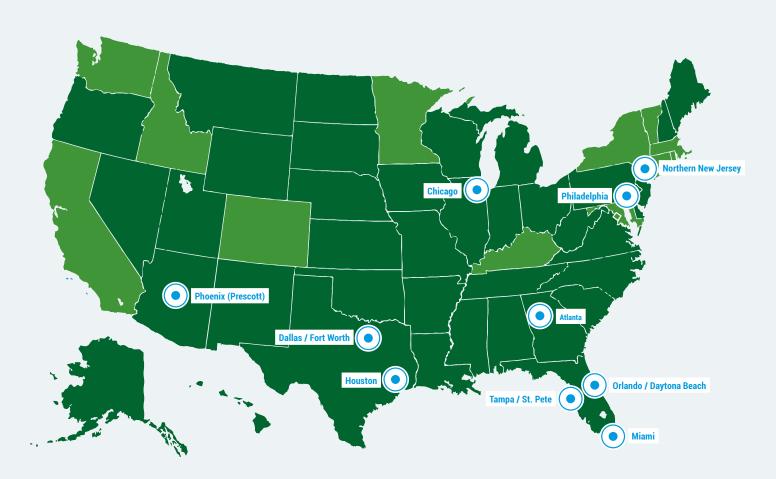
November 1, 2015: Open Enrollment for 2016 Marketplace coverage begins.

**December 15, 2015:** Deadline to enroll for coverage starting January 1, 2016.

**January 15, 2016:** Deadline to enroll for coverage starting February 1, 2016.

January 31, 2016: Last day of Open Enrollment for 2016 Marketplace coverage.

### Coverage across America





### **HealthCare.gov States:**

The **38** states that use the **HealthCare.gov** platform, including the Federally-facilitated Marketplace, State Partnership Marketplaces or supported State-based Marketplaces.



#### **State-based Marketplaces:**

Consumers in these states apply for and enroll in coverage through Marketplace websites established and maintained by the states.



#### 2016 Target Market:

These markets have been identified as having a high number of uninsured people who are eligible for Marketplace coverage in a **HealthCare.gov** State.

### Messages that Move

Based on consumer research, we know that there is certain information that drives consumers to take action. Below are the key points that consumers need to know:

- It's time to get covered.
  - If you or someone you know needs health insurance, now's your chance to sign up for quality and affordable coverage. Open Enrollment only happens once each year. **This year's Open Enrollment runs from November 1 through January 31.** Don't miss your chance to get covered.
- **Sign up by December 15 and start the New Year with coverage.**If you want **coverage to start January 1, the deadline to enroll is December 15**. You can still sign up if you miss the December 15 deadline, but don't forget: the final deadline to get covered is January 31.
- Financial help is available.

Over 8 out of 10 people who enrolled in health coverage through **HealthCare.gov** qualified for financial help to make their monthly premiums more affordable. In fact, **most people can find health insurance plans available for \$75** or less per month. If you choose not to buy health insurance this year, you may need to pay a tax penalty of \$695 or more

- Getting covered is easier than ever.
  - Every year, the process of signing-up for coverage gets simpler. You can even apply on your cell phone. During last year's open enrollment, it took most people about 10 minutes to submit an application.
- Free help is available.

Get answers to your questions by **contacting our trained professionals for free and confidential assistance**. Call **1-800-318-2596** or find free in-person help in your community by visiting **LocalHelp.HealthCare.gov**. Information and additional resources are available at **HealthCare.gov** or **CuidadoDeSalud.gov**.

### Messages that Move

Consumers with 2015 plans should come back to renew their coverage for 2016. Here are key points that work well for this audience:

Did your job, family, or health status change?

Come back to shop and make sure you're enrolled in the plan that best meets your budget and health needs.

Compare and save.

Visit HealthCare.gov and compare your options for 2016 coverage. You could save money by switching to a new plan.

■ It's easy to renew.

It will only take a few minutes to update your application, review your options, and select a plan.

**■** Free help is available.

If you have questions about your coverage or want to make a change, personal help is just a call or click away. Call 1-800-318-2596 or find free in-person help in your community by visiting **LocalHelp.HealthCare.gov**.

# **Questions?**

Do you have questions or need more information? Email the HealthCare.gov Partnership Team at **Partnership@cms.hhs.gov**.