

Open Enrollment Messages for Marketplaces September 2021

As open enrollment approaches, we know states are making concerted efforts to connect residents with public and private health coverage options – and the new financial help available through the American Rescue Plan. Millions have filed for unemployment since the beginning of the pandemic, many losing their employer-sponsored health coverage or experiencing financial instability along the way. It is more important than ever to clearly communicate with consumers what health coverage options are available for them in 2022.

- With the ongoing impacts of COVID-19, we've worked to create more opportunities for [RESIDENTS] to enroll, in health coverage that is more affordable than ever before. In many ways, this open enrollment period will be a continuation of what we've been doing for months – providing [STATE RESIDENTS] with access to quality, affordable health coverage at a time when health care has never been so important.
- During this year's special enrollment period, more than X [STATE RESIDENTS] signed up for health insurance through [MARKETPLACE], with XX receiving a tax credit to lower their costs [CAN ADD MORE ARPA SUBSIDY SAVINGS DATA AS AVAILABLE].
- Open enrollment season is quickly approaching and will run from November 1, 2021 – [INSERT STATE-SPECIFIC END DATE]. We are busy working with partners across the state to get ready and to provide free enrollment help so you can find the plan that's best for you.
- Plans and prices change every year, so it's a good idea to review your coverage to make sure it meets your needs and budget. There is now more financial help available to lower the cost of your plan, so check out your options to pick what's best for you now.
 - Health insurance isn't always out of reach because there is more financial help available than ever before. About 8 in 10 people qualify for financial help to lower the cost of their monthly premiums when they sign up through [MARKETPLACE]. In fact, plans are available for as low as XX/month.
 - Since April, median plan deductibles have fallen nearly 90%, and all health plans cover doctor visits, hospitalizations, maternity care, mental health, emergency room care, and prescriptions.
- This year, we are taking steps to not only provide [STATE RESIDENTS] with access to quality, affordable health coverage but we are here to help you navigate new financial help that is available from the American Rescue Plan:
 - **There's a lower limit for what you can be charged for health insurance:** No [STATE RESIDENT] will have to pay more than 8.5% of their income – no matter how much you earn – on health insurance per month. Even if you already enrolled in a 2021 plan, you may qualify for additional financial help or a \$0 premium plan through [MARKETPLACE]. You may also pay less for a more generous plan as a result.

- **The rules have changed, if you've never qualified for financial help before check again:** Now, people with higher incomes can get financial help to pay for their plan. This means that an individual earning above \$51,500 a year or a family of four earning above \$106,000 a year can now qualify for a tax credit through [MARKETPLACE].

When possible, we recommend developing targeted outreach strategies and messaging for consumer groups that are new to enrolling during open enrollment through the marketplace. This includes consumers that qualified for a free marketplace plan because they received unemployment insurance; received free COBRA premiums through September; and first-time consumers in the marketplace.

- **If you qualified for a free marketplace plan because you had unemployment insurance:** Your health coverage will end December 31, 2021. During open enrollment, you can get free help choosing a health plan for 2022 that's right for you – and there is more financial help available than ever before to lower the cost of your plan. Visit [MARKETPLACE WEBSITE] by [DEADLINE] to make sure you're not leaving any money on the table.
- **If you received free COBRA premiums through September:** During open enrollment, you can get free help enrolling in a health insurance plan for 2022 – and there is more financial help available than ever before to lower the cost of your plan. Visit [MARKETPLACE WEBSITE] by [DEADLINE] to find the plan that's right for you.
- **If you enrolled in a health insurance plan for 2021:** During open enrollment, you can get free help enrolling in a health insurance plan for 2022 – and there is continued financial help available to lower the cost of your plan. Visit [MARKETPLACE WEBSITE] by [DEADLINE] to find the plan that's right for you.