

OE8 Resources and Suggested Messaging

Open Enrollment 8 is sure to be different than any that have come before. With millions of Americans losing jobs and the health coverage that comes with them, finding affordable, comprehensive coverage is more important than ever. Despite the Covid-19 pandemic, the commotion of the 2020 election, and the continued threats to the Affordable Care Act, Open Enrollment will begin on November 1. This toolkit provides resources and suggested messaging to help consumers understand their options and help them #GetCovered for 2021.

Why Outreach Matters

Consumers are more than twice as likely to complete enrollment when they work with an in-person assister. A recent [study by Kaiser Family Foundation](#) found that 94% of consumers who got assistance said it was very or somewhat helpful. Yet, despite the effectiveness of the Navigator program, federal funding continues to be reduced - severely limiting the number of enrollment assisters available around the country.

That's why we need all-hands-on-deck -- to spread the word about open enrollment, and help our friends, family and neighbors gain the peace of mind of knowing they're covered should the unexpected happen. Let's spread the word, and help consumers everywhere #GetCovered!

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Keep it Simple: Top 5 Things to Know about Open Enrollment

1. **When: November 1, 2020 - December 15, 2020** (some states may extend their deadlines, but in order to have coverage that begins January 1, you must enroll by December 15).
2. **Where: HealthCare.Gov** Always start with HealthCare.Gov. If your state uses their own website, HealthCare.Gov will guide you there. HealthCare.Gov or your state-based marketplace can only sell ACA plans, so you can rest easy knowing you're getting a comprehensive plan that will be there for you when you need it.
3. **What: Comprehensive coverage at an affordable price.** HealthCare.Gov plans must include key benefits like mental health care, maternity care, prescription drug coverage, and hospitalization services. In addition to good coverage, most marketplace shoppers will qualify for a discount based on their income. Last year, more than 8 in 10 shoppers qualified for financial assistance to help cover out of pocket costs.
4. **Why: Peace of mind. Financial security. Access to comprehensive care.** There are so many reasons to sign up for affordable, comprehensive coverage, join the millions who have gained health insurance thanks to the ACA!
5. **How: Enroll online, over the phone, or in-person.** Log on to the official ACA marketplace at HealthCare.Gov, or CuidadodeSalud.Gov, call the marketplace call center at 1-800-318-2596, or make an appointment for in-person assistance through the [Get Covered Connector](#).

Dispelling Myths

There's a lot of confusion among both the remaining uninsured and current marketplace consumers about what exactly has changed, what hasn't, and what are the best options for enrolling in coverage. We're busting some of the most common myths about the ACA - check them out below.

Myth #1: I am no longer protected from discrimination for having a pre-existing condition.

FALSE. All of the consumer protections created by the ACA are still intact, and all plans sold by HealthCare.Gov must provide comprehensive coverage. That means these plans cannot charge a consumer more because of their health status or medical history. Plans outside the ACA marketplace don't have to offer the same protections, so always make sure to use HealthCare.Gov when enrolling in coverage.

Myth #2: Financial help to lower premiums and out-of-pocket costs is no longer available.

FALSE. Financial assistance is still available for low and middle-income consumers to help lower the cost of their plan. In fact, last year, more than 8 out of 10 consumers qualified for a tax credit. Of those, 2 in 3 shoppers could find a plan for \$10 or less!

Myth #3: I plan on finding a new job soon, so it's not worth getting coverage now. **FALSE.** If you don't have health coverage, you can sign up for a marketplace plan now to hold you over until your circumstances change. Marketplace plans are likely to be more affordable than COBRA, and offer much better coverage than short-term insurance plans. And, if you get a new job with new coverage, you can easily switch!

Myth #4: Enrolling in marketplace health coverage could negatively affect my immigration status. **FALSE.** While there has been a lot of fear and confusion concerning the Trump administration's changes to public charge, it is important to know that most immigrants will not be impacted by public charge, and the ACA tax credits, Medicaid for children under 19 and emergency Medicaid **are not** included in the public charge test. Family members who use public benefits do not count against you. [Learn more about your rights here.](#)

Tax Credits and Affordability

The ACA marketplace is designed to help consumers who don't have health insurance through their employer or through a government program like Medicaid or Medicare afford individual coverage. To make sure coverage is affordable, most low to middle income shoppers will qualify for a discount based on their income to lower the cost of their plan. Last year, 85 percent of enrollees received a tax credit to lower their monthly premiums. And, last year 4.5 million Americans qualified for a \$0 bronze plan - that means they could get a plan with no monthly premium!

If your annual income falls between 100 percent and 400 percent of the federal poverty line (FPL), you could qualify for a tax credit. And, if your income is less than 250 percent FPL, you could qualify for additional discounts that lower your out of pocket costs, like your deductible and co-pays. Check out the chart below to see if you qualify:

FPL Chart for Calculating Tax Credits for 2021 Plan Year

Household Size	100% FPL	138% FPL	250% FPL	400% FPL
1	\$12,760	\$17,609	\$31,900	\$51,040
2	\$17,240	\$23,792	\$43,100	\$68,960
3	\$21,720	\$29,974	\$54,300	\$86,880
4	\$26,200	\$36,156	\$65,500	\$104,800

Source: http://www.healthreformbeyondthebasics.org/wp-content/uploads/2020/08/REFERENCE-GUIDE_Yearly-Guideline-and-Thresholds_CoverageYear2021-2.pdf

Key Messaging

The top messages partners and navigators have been using to encourage consumers to enroll in health coverage continue to be effective. Big awareness gaps remain among both the remaining uninsured and current marketplace enrollees. Most consumers are not aware of changes that may impact them and cost remains the fundamental barrier to coverage. Messages promoting low-cost plans and financial help, free, personalized enrollment help, and the protection and comprehensive benefits one gets from being covered, continue to resonate. Below are some recommendations for messaging to the uninsured and currently enrolled this open enrollment period.

Affordability is key. Cost remains the biggest barrier to coverage and low awareness of the tax credit remains a big information gap.

Last year, more than 8 in 10 marketplace shoppers can get a tax credit to lower the cost of their plan

Discounts based on income are available to keep your health plan affordable

Plans and prices change every year, so it's important to check out your options and see what's available, even if you've looked before -- you might find a better deal than you expect

Get Peace of Mind: Comprehensive coverage & consumer protections haven't changed. Promoting comprehensive coverage can help distinguish ACA plans from plans sold outside the marketplace, such as short-term plans, that provide fewer benefits and are not required to include consumer protections.

Plans offered at HealthCare.Gov cover comprehensive benefits like preventive care, check-ups, prescriptions, hospitalizations, mental health care, and more

When shopping for a plan on HealthCare.Gov, you cannot be charged more based on your health status

When enrolling in an ACA plan, you will never be asked about your medical history. The only factors that influence the price of your plan are your geography, age, and whether or not you are a smoker

Accidents can happen anytime - get peace of mind knowing you're covered if the unexpected happens. Enroll today at HealthCare.Gov

Consumers want in-person help. While many enrollment assistance programs have gone virtual, there's still a need and demand for expert, personalized help. According to a recent [Kaiser Family Foundation survey](#), about 7 million people sought enrollment help over the past year. Reasons consumers sought help ranged from the complexity of the application process, lack of confidence in their own health insurance literacy, and language needs. While the availability of in-person assistance has been reduced over the years, it's important that consumers know what is available, and get connected to help where possible, especially now that many assisters are offering virtual appointments.

We know that when people meet with an enrollment assister, they are nearly twice as likely to complete enrollment. Help consumers find help near them - find an appointment through the [Get Covered Connector](#).

Deadlines! Like last year, the open enrollment period is shorter than it was the first four open enrollment periods. To make sure consumers don't miss out, it's very important to remind them of the December 15th deadline. Plan to ramp up communications in the final two weeks with e-blasts, social media posts, and other reminders about the December 15th deadline.

*Open enrollment runs November 1 - December 15 in most states. Make sure folks know they **MUST** enroll by December 15 to have coverage for 2021!*

December 15th, December 15th, December 15th!

COVID-19 and Marketplace Coverage

The Covid-19 pandemic has impacted the world in so many ways, especially when it comes to health care and health coverage. As millions lose their job-based health coverage, many don't know where to begin looking for a new plan. While some have accessed coverage through Medicaid or through special enrollment periods, many will be entering the individual coverage market this open enrollment period. Here's what they need to know.

Connecting coverage to COVID-19

Despite the health coverage gains over the last ten years thanks to the ACA, most Americans still get their health insurance through their job. Widespread job loss across different sectors and industries means those who are currently without coverage may have little or no experience shopping for individual health insurance. They may never have had to think about balancing out of pocket costs. They may be unaccustomed to receiving financial help. They may not even know where to start looking for coverage.

What is the health insurance marketplace?

Even in the before times, there still existed confusion about what exactly the health insurance marketplace is. While people who use the marketplace are generally familiar with how it works, those who are new to purchasing their own insurance will likely have many questions. Assistants should be prepared to take a step back and review the basics of marketplace coverage.

COBRA considerations

COBRA allows a person to keep their employer-sponsored health coverage for a period of time after they lose their job. People choose to accept COBRA for many reasons, but the monthly premiums can be very expensive. In some cases, consumers may be able to find a marketplace plan that is more affordable and offers more comprehensive coverage than their COBRA plan. During open enrollment, those who have COBRA have the opportunity to drop it and enroll in a marketplace plan.

Special enrollment period consumers

All ACA marketplace plans end on December 31. This means, consumers who bought plans through special enrollment periods over the course of 2020 will see their plans end at the end of December, regardless of when they signed up. While auto-renewal is an option for most marketplace enrollees, open enrollment provides an opportunity for consumers to shop for a new plan for 2021.

Example: Elena qualified for a special enrollment period in July and enrolled in a bronze plan. Unless Elena takes action during open enrollment, her bronze plan will renew in December and she will be enrolled in that same plan for the entire 2021 plan year.

However, if Elena decides she'd like to change plans, she can shop and enroll during open enrollment, and begin her new plan on January 1.

ACA Repeal Lawsuit and Changes to the Supreme Court

What is this case about?

Texas v. California (formerly *Texas v. United States*) is a lawsuit brought by 20 states, led by Texas, that sued the federal government arguing that the individual mandate is not constitutional and should be struck down, along with the entire Affordable Care Act. The "individual mandate" is a provision within the ACA that states everyone must carry minimum essential coverage, or pay a fine. In 2017, Congress lowered the individual mandate penalty to \$0 as part of the Tax Cuts and Jobs Act. The federal government would normally defend the law, however their position has changed over time, and therefore another 17 states, led by California, have stepped in to defend the law.

What are the main questions being argued?

There are three main questions being argued in this case: 1) whether the parties have standing; 2) whether the ACA's individual mandate is unconstitutional; and 3) if the mandate is unconstitutional, what other provisions of the ACA must be struck down with it.

What has happened so far?

In 2018, a district federal judge in Texas ruled in favor of the plaintiffs that the mandate is unconstitutional and the entire law should be struck down. That ruling was appealed to the 5th Circuit, which partially agreed with the lower court. The 5th Circuit agreed that the mandate is unconstitutional, but ordered the case back down to the lower court to provide more reasoning about what other parts of the ACA should be struck down with the mandate.

What's happening with the case now?

The Supreme Court agreed to hear the lawsuit rather than sending it back to the lower court. The Supreme Court will hear oral arguments on **November 10, 2020**.

Is the ACA doomed without Justice Ruth Bader Ginsburg?

Justice Ginsburg's tragic passing has many implications for the Supreme Court and future cases related to health care, abortion, immigration, and much more. However, this particular case is no slam dunk, even with a more conservative court. Conservative legal experts who supported previous ACA litigation have [heavily criticized](#) the lower court's legal conclusions, others have gone as far to call this case, "[absurd](#)." While the ACA is certainly in a more perilous position than it was before Justice Ginsburg's passing, there are a number of scenarios that could play out:

- The merits of the case are so weak, it is still possible that a more conservative court dismisses the case and the status quo remains
- The Court could decide the mandate is unconstitutional but is completely severable from the rest of the law, and the status quo remains

- The Court could decide the mandate is unconstitutional and some parts of the law must also be struck down. This would cause much confusion and disruption, but Congress could step in and pass legislation to mitigate the damage
- If the Court were to strike down the entire ACA, Congress could still step in and provide a legislative fix, and would most certainly do so to avoid massive disruption

How do we reassure consumers that their coverage is safe?

Understandably, this lawsuit is causing fear and confusion that is only being compounded by the new 6-3 conservative majority. While this lawsuit is a real threat, it is important to reassure consumers that coverage is still available and they should be encouraged to enroll. A few key messages:

- Remember that **nothing is changing immediately**
- Open enrollment will run November 1 - December 15 in most states, regardless of the November 10 oral arguments, or the election
- Consumers should continue to enroll, renew, pay their premiums, and use their coverage as they normally would
- Reassure consumers that this case is not a done deal regardless of the makeup of the court, and there are still a number of scenarios that would leave their coverage and consumer protections intact
- **Bottomline:** Coverage and tax credits to lower consumers' costs are still available. Coverage is still affordable and valuable, and consumers should enroll with confidence for the sake of their health and peace of mind

Virtual Enrollment Best Practices

As the world continues to maintain social distance, the work of the in-person assister has had to adapt. Many Navigators and assisters are now offering virtual or over-the-phone appointments to continue serving consumers in need of health coverage.

1. Technology

Challenge: Even for the most technologically-literate, technology does not always cooperate. Consumers may not always be familiar with the technology used by assisters. Poor internet or phone service is not uncommon.

What to do:

- If you're using video conferencing, prepare the consumer and set expectations. Have a one-pager on how to use the platform to provide if a consumer isn't familiar.
- If you're working over the phone, inform the consumer at the beginning of the appointment what they should do if you become disconnected.
- Remain calm. Shopping for health insurance is not a favorite pastime for most people, and technology can cause added stress. Staying relaxed and collected will make the experience better for everyone.

2. Capacity

Challenge: Assistors have reported needing longer appointment times during the pandemic. This has been attributed to changing consumer needs and technological barriers. With more time spent navigating technology on top of the application and plan selection processes, other responsibilities, like health insurance literacy education and outreach, may be put on the back burner.

What to do:

- Use templates for outreach. The social media messaging, graphics, and email templates in this toolkit can be used to quickly put the word out about your services. Just add in your contact information and you're all set!
- Prepare a post-enrollment packet to provide consumers after their appointment. This could not only have their enrollment information, but also health insurance literacy information, like a glossary of insurance terms, and a guide to finding care in your area.
- Make sure you have a buffer. Even if it's only 10 minutes, try to keep a short window of time for yourself between appointments. You can use this time for taking notes, reporting, or getting another glass of water and taking a moment to breathe.

3. New Consumer Needs

Challenge: Open enrollment means both helping new consumers sign up for coverage, and assisting returning consumers with renewals. Due to the extreme job losses experienced by millions of Americans this year, there may be an influx of newly uninsured consumers looking to the marketplace for coverage.

What to do:

- Remember to recognize that some consumers may have had coverage through their job for a long time, and the idea of purchasing their own, private insurance may be completely new to them.
- Be prepared to provide more information about what the marketplace is all about - who it's for, what's available, and how it works if someone is able to go back to work (with new coverage and new income).
- Expect questions about COBRA. Consumers with COBRA can elect to replace it with marketplace coverage during open enrollment.

Outreach and Education

We know it's important to get the word out, so we've compiled a variety of sample material for you to plug and play. For a full set of social media graphics, check out our OE8 materials [here](#). To sign up for weekly emails providing suggested messaging, please reach out to Mina Schultz at Mina.Schultz@younginvincibles.org to join the National Get Covered Coalition listserv.

Social Media Strategy

In order to respect social-distancing and keep consumers safe, many organizations and programs conducting outreach have gone virtual. While digital outreach may not be the same as being physically present in the community, it is still an effective way to spread awareness about open enrollment and help connect consumers to coverage.

OE8 Virtual Content Calendar

Themed Weeks

In years past, Young Invincibles has helped to facilitate “weeks of action” in order to help focus our outreach efforts on communities in particular need of health coverage. Due to the election on November 3, it will likely be difficult to spread awareness about open enrollment during the first week of the month. Given the shorter time frame, YI will instead be facilitating days of action. Please see the calendar below for our 2020 days of action.

Week	Days of Action
11/1 - 11/6	Sunday, 11/1 - Open Enrollment Begins Tuesday, 11/3 - Election Day
11/9 - 11/13	Monday, 11/9 - Essential Health Benefits Wednesday, 11/11 - Pre-Existing Conditions Friday, 11/13 - Medicaid Expansion
11/16 - 11/20	Monday, 11/16 - Men's Health Wednesday, 11/18 - LGBTQ Health Friday, 11/20 - Women's Health
11/23 - 11/27	Monday, 11/23 - People with Disabilities Health Tuesday, 11/24 - Immigrant Health Wednesday, 11/25 - Rural Health
11/30 - 12/4	Monday, 11/30 - African American Health Wednesday, 12/2 - Latinx Health Thursday, 12/3 - Asian American & Pacific Islander Health Friday, 12/4 - Native American Health
12/7 - 12/11	Monday, 12/7 - Mental Health Wednesday, 12/9 - Turning 26 Friday, 12/11 - National Youth Enrollment Day
12/14 - 12/15	M 12/14 - Deadline TOMORROW

Today's Voices Tuesdays Twitter Chats

Social media will be more important than ever this year due to social distancing. Twitter chats are a great way to get the word out about open enrollment and the importance of health coverage. Never participated in a Twitter chat before? See our [Twitter chat how-to!](#)

Check back closer to chat dates for the questions we'll be asking.

Date	Topic(s)	Questions
Tuesday, 10/27 3pm ET	OE8 Kickoff! <ul style="list-style-type: none"> Who should sign up, when, and how Importance of health coverage in context of the pandemic and flu season Picking a plan 	https://docs.google.com/document/d/1_uMoXkHkb-ICmF-IZv5hX5eWyA3mzAahoDN_p-F_V_Y/edit?usp=sharing
Tuesday, 11/10 3pm ET	The importance of health coverage <ul style="list-style-type: none"> Why is having health coverage important How has the ACA helped expand access to coverage and care Why people should sign up now 	https://docs.google.com/document/d/1BcJqPfC_ne2DK8z3FS2t7bQANbzzitWv3bl-9UMputg/edit?usp=sharing
Tuesday, 11/24 3pm ET	Thankful for coverage <ul style="list-style-type: none"> What does coverage mean to you How has access to coverage benefitted your community 	https://docs.google.com/document/d/1ORM7bmS0cp1xKhkgjp9RS-SNUQnla_eUfkm9RNer9iY/edit?usp=sharing
Tuesday, 12/8 3pm ET	Young adults need coverage, too <ul style="list-style-type: none"> Turning 26 Mental health Important even if you're healthy Deadline, deadline, deadline 	

Digital Events

Event	Organizer	Date and Time	Description
ACA Marketplace 101: Four Simple Steps to Choose the Right Plan for You	National Patient Advocate Foundation	Tuesday, Oct. 29 4pm ET	REGISTER Webinar to educate consumers about picking a marketplace plan, and the resource available to learn more about open enrollment.

ACA 101: The Basics & The Lawsuit	Charles Gaba, ACASignups.net	Monday, Nov. 9 8pm ET	REGISTER Seminar on the ACA itself, where it's working, where it isn't, how it's been damaged, how to repair & strengthen it, and an explainer of the current lawsuit to strike down the law.
YI Instagram Live event: Health coverage, the ACA SCOTUS case, and more!	Young Invincibles	Tuesday, Nov. 10 1:30pm ET	WATCH LIVE YI's ACA Outreach & Enrollment Program Manager will talk about open enrollment, the ACA SCOTUS case, and more!
#NeedMyACA Twitter Storm	Community Catalyst	Tuesday, Nov. 10 2pm ET	TOOLKIT Twitter storm to raise awareness about the importance of the ACA
UnidosUS Open Enrollment 2021 is Here: Take Action and Enroll!	UnidosUS	Thursday, Nov. 12 6pm ET	REGISTER Virtual Town Hall to discuss Open Enrollment and the importance of getting covered.
Get Covered Text Campaign Kickoff	Young Invincibles	TBD	Send texts reminders to consumers about OE8. Email Mina.Schultz@younginvincibles.org for more information.
Thanks, Birth Control Day	Power to Decide	Wednesday, Nov. 18 (Twitter storm from 2-3pm ET)	A day devoted to sharing the importance of birth control access. #ThxBirthControl Toolkit
Women's Day of Action Twitter Chat	Raising Women's Voices	Thursday, Nov. 19 3pm ET	CHAT QUESTIONS Join the conversation on Twitter about why women should get covered this open enrollment period.

#WellnessWed Twitter chat	MomsRising	Wednesday, Dec. 9	Pre-deadline Twitter chat to discuss why people should get covered now!
National Youth Enrollment Day	Young Invincibles	Friday, Dec. 11	
Deadline Twitter Storm		Tuesday, Dec. 15	

State-Based Marketplace Deadlines

Some states have their own health insurance marketplaces which do not use HealthCare.gov as their platform. These states may also have different deadlines by which people need to sign up for coverage.

State	Marketplace Name & Website	Deadline to Enroll
California	Covered California	January 31, 2021
Colorado	Connect for Health Colorado	January 15, 2021
Connecticut	Access Health CT	December 15, 2020
District of Columbia	DC Health Link	January 31, 2021
Idaho	Your Health Idaho	December 15, 2020
Maryland	Maryland Health Connection	December 15, 2020
Massachusetts	Massachusetts Health Connector	January 23, 2021
Minnesota	MNSure	December 22, 2020
Nevada	Nevada Health Link	January 15, 2021
New Jersey	Get Covered New Jersey	January 31, 2021
New York	New York State of Health	January 31, 2021
Pennsylvania	Pennie	January 15, 2021
Rhode Island	Health Source RI	January 23, 2021
Vermont	Vermont Health Connect	December 15, 2020
Washington	Washington Healthplanfinder	January 15, 2021

Sample Social Media Messages

Sample Social Media Posts

We'll be sharing out suggested messaging each week during open enrollment, but here's a sample of general suggested messaging during open enrollment:

Top Hashtags: #GetCovered #EnrollByDec15

Facebook:

Are you covered? It's that time of the year again - time to sign up for or renew your health coverage! And, good news this year, there are new plans and prices available, which means more choices! Most shoppers will also qualify for financial savings to help lower their costs. But hurry, the deadline to sign up for coverage is December 15th! #GetCovered



Twitter:

Open enrollment for #ACA health coverage starts TODAY! Go to www.HealthCare.Gov to shop for a plan— last year, >8 in 10 shoppers qualified for financial savings! But remember, you MUST #EnrollByDec15 #GetCovered

Instagram:



Open enrollment is happening NOW! Check out [HealthCare.gov](https://www.healthcare.gov) today to see how you can #GetCovered

Sample Email Blast

One of the easiest ways you can help spread the word during open enrollment is by sending an e-blast to your network, reminding them to get enrolled and tell their friends. Below is a sample email you can use with your list that includes all the basic messaging mentioned above -- tailor it to fit your audience, add in additional resources, or just send as is:

SUBJECT: Enroll in Health Coverage TODAY at HealthCare.Gov

Dear NAME,

Did you know it's time to sign up for health coverage for 2021? If you need health insurance, you can enroll at [HealthCare.Gov](https://www.healthcare.gov). But hurry, the deadline to enroll in a plan is **December 15th** - so don't delay!

2020 has brought so many disruptions to our lives, impacting our jobs, income, health coverage, and more. And if you need health coverage, there's a lot of confusion about when, where, and how to get covered. What's important to know is that comprehensive plans that cover preventive care, prescription drugs, mental health, and more - are still available, and people with pre-existing conditions are still protected.

[Shop for a new health insurance plan on HealthCare.gov](#)

Last year, more than 8 in 10 marketplace shoppers qualified for financial help to lower the cost of their plan, and 2 in 3 could find a plan for \$10/month or less.

And this year, new plans at new prices will be available across the country. Even if you've looked before, it's important to check out your options - coverage might be more affordable than you think.

Already covered? Then help us spread the word about open enrollment and make sure your friends and family #GetCovered too. There is far less support for outreach and advertising this year, so it's up to all of us to get the word out. Ask your friends if they're covered, post on social media, and remind everyone that **December 15th** is the final deadline to sign up for coverage in 2021. Go to HealthCare.Gov to enroll today!

To learn more about open enrollment and health coverage, check out WEBSITE.

Best,
NAME

Sign up for 2021 health insurance at HealthCare.Gov today!

[Click here](#) to customize our OE8 flyer with your logo and contact information.

ENGLISH:

**SIGN UP FOR 2021 HEALTH
COVERAGE AT
HEALTHCARE.GOV TODAY!**

Enroll November 1 – December 15, 2020

**The Affordable Care Act (Obamacare) is
still the law of the land!**

All plans sold on HealthCare.Gov MUST:

- Offer comprehensive coverage
- Include consumer protections (no discrimination against pre-existing conditions)
- Offer discounts based on your income: 85 percent of enrollees qualify for financial savings

**Coverage might be more affordable than
you think!**

Last year, two in three shoppers could find a plan for \$10/month or less.

Need help enrolling in coverage?

Expert, impartial assisters are available to help you in-person with safety precautions, and over the phone or video chat. Call us at (XXX) XXX-XXXX or find an appointment at connector.getcoveredamerica.org

Insert Available Hours
Organization Name
123 Street Address
City, State Zip Code



GET COVERED!

SPANISH:

¡REGÍSTRESE HOY EN CUIDADO DE SALUD PARA 2021 EN CUIDADODESALUD.GOV!

Inscríbete desde el 1 de noviembre al 15 de diciembre de 2020.

¡La Ley del Cuidado de Salud a Bajo Precio (ObamaCare) sigue siendo la ley de país!

Todos los planes ofrecidos en CuidadoDeSalud.Gov DEBEN:

- Ofrecer cobertura integral
- Incluir protecciones al consumidor (cero discriminación contra condiciones preexistentes)
- Ofrecer descuentos basado a sus ingresos: el 85 por ciento de los inscritos califican para ahorros financieros

Un plan de cuidado de salud puede ser más asequible de lo que piensas.

Más de 8 de cada 10 compradores califican para recibir ayuda financiera para reducir el costo de su plan de salud.

¿Necesita ayuda para inscribirse en cuidado salud?

Asistentes expertos e imparciales están disponibles para ayudarlo en persona y por teléfono. Llámenos al (XXX) XXX-XXXX o busque una cita en connector.getcoveredamerica.org

INSERTE HORAS DISPONIBLES AQUI
NOMBRE DE LA ORGANIZACIÓN
1234 NOMBRE DE LA CALLE
CIUDAD, ESTADO, CÓDIGO POSTAL



COBERTURA YA!

Additional Resources

[Young Invincibles OE8 Materials](#)

Shareable graphics to help you get the word out about open enrollment and the importance of health coverage. Question scripts so you can prepare answers for our Today's Voices Tuesday Twitter chats. Check back regularly for new materials!

[Get Covered Connector - ENGLISH](#)

[Get Covered Connector - SPANISH](#)

Use Connector to search by zip code and find an appointment in your area. With active assisters in over a dozen states and listings nationwide, Connector is the most up to date listing of enrollment assistance available. To learn more about how to use Connector as an assister, or if you have locations that are not listed on the Connector already, please reach out to Phelan O'Neill at phelan.oneill@younginvincibles.org

[Get Covered Storyhub](#)

Story collection is a vital part of what we do at YI, but we need your help to get the word out about getting covered. In a time where it's increasingly hard to reach consumers and cut through disinformation, stories from everyday people are more important than ever. Storyhub allows for assisters and consumers to share their stories with the enrollment community. If you want to learn more about Storyhub or are interested in partnering with YI on this project, please reach out to Phelan O'Neill at phelan.oneill@younginvincibles.org.

[UnidosUS Open Enrollment Toolkit and Graphics - NEW!](#)

- **[More Open Enrollment Information + Video \(English\)](#)**
- **[More Open Enrollment Information + Video \(Spanish\)](#)**

[Community Catalyst Outreach Hub](#)

[Out2Enroll 2021 Open Enrollment Toolkit](#)

[Get America Covered 2020 Open Enrollment Toolkit & Graphics](#)

[Center on Budget and Policy Priorities Beyond the Basics Webinar Series](#)

[National Patient Advocate Foundation #GetCovered Campaign Resources and Materials](#)

- **NEW: [Step-by-step guide for comparing health plans](#)**

[Georgetown University Center on Health Insurance Reform's Navigator Resource Guide](#)

[Kaiser Family Foundation Marketplace FAQs](#)
[ACA Consumer Advocacy OE8 Graphics](#)

[CMS Assister Readiness Webinar Series](#)

To join the CMS Assister listserv, email ASSISTERLISTSERV@cms.hhs.gov and type “Add to listserv” in the subject line