

### **BEST PRACTICES FOR STATE OFFICIALS**

## **Health Insurance Marketplace Outreach and Enrollment**

Since the federal Health Insurance Marketplaces opened for business, elected officials across the country have helped connect their communities and constituents with information about signing up for quality, affordable health coverage.

Thanks to financial assistance, most consumers can find plans cheaper plans this year - in fact, 8 out of 10 people can find plans for less than \$75 per month. For those states using <a href="HealthCare.gov">HealthCare.gov</a>, the Open Enrollment period for 2018 health insurance is <a href="November 1">November 1</a>, 2017 - December 15, 2017. Some states not using HealthCare.gov have different deadlines; you can find more details in our Get America Covered toolkit.

**IMPORTANT:** People <u>must</u> sign up by December 15, 2017 in order to get covered -- there is just <u>one</u> <u>deadline</u> this year.

#### **How You Can Help**

- 1. Make Marketplace information available to the public.
  - Make marketplace information and December 15 deadline available on all consumerfacing websites.
  - Include enrollment information in communications including email, newsletters, and social media.

#### 2. Spread The Word!

- Host a **press conference** to kick off open enrollment during the first week of November; before enrollment events; and/or leading up to the December 15 deadline.
- Consider recording a radio, TV PSA and/or robocall to encourage enrollment.
- Use all **public appearances** as an opportunity to get out the word on open enrollment.

#### 3. Tap Your Networks

- Work with the local school district and PTA to include information for parents through newsletters, school events and take home pamphlets.
- Encourage community and health centers, faith groups and places of worship, libraries, local grocery stores, restaurants and businesses to post Marketplace information and to help spread the word about enrollment deadlines and availability of financial help.
- 4. Get Creative! No one knows your constituents like you! How can you ensure residents get the Marketplace information they need and get enrolled? We would love to hear from you about what works in your community so we can share with officials across the country!

**Need Signs or Other Materials?** Find posters, postcards and more <u>here</u>.

# **Open Enrollment Overview**

There are big changes this year. The enrollment period is half as long as in previous years and there's only one deadline, so you must take action by December 15 or risk not having coverage in 2018 and having to pay a penalty. The administration has made other changes which will make it harder for people to get the information they need to get and stay covered. In person assistance funding has been cut by 40% and advertising has been cut by 90%. HHS regional staff have even been told they cannot help get the word out about Open Enrollment.

That means it's up to all of us to get the facts out. Here's what we need people to know: You must take action to sign up for coverage by December 15 for 2018 coverage, and because of financial help, most people can find a plan for \$50 to \$100 per month.

There is a lot of confusion that we need to cut through. The best way to do that is to talk about the facts. For the uninsured, that means making sure people know that coverage is more affordable than they think. For those who already have coverage through <a href="HealthCare.gov">HealthCare.gov</a>, they need to know that they should come back and shop because plans and prices change every year and there might be a more affordable plan that meets their needs.

## 5 Facts About Signing Up For Coverage at HealthCare.gov

- **#1:** Sign up by December 15. Open Enrollment starts on November 1 but you must take action by December 15, no matter if this is your first time getting covered or if you are returning to shop and save. Beat the rush and sign up early.
- **#2:** Coverage could be cheaper than you think. Last year, 8 in 10 people qualified for financial help to make their monthly premiums more affordable. In fact, most people found plans available between \$50 to \$100 per month.
- **#3:** Shop and save. If you had coverage through <u>HealthCare.gov</u> for 2017, you should come back to update your information and compare your options for 2018. Every year, plans and prices change, you could save money by switching to a new plan that still meets your needs.
- **#4:** Those who choose to go without health insurance may have to pay a penalty. There is a minimum penalty of \$695 for not having health insurance.
- **#5**: Free help is available. If you have questions about signing up or want to talk through your options with a trained professional, free help is just a call or quick away. Call 1-800-318-2596, visit localhelp.healthcare.gov or make a one-on-one appointment now.