

Open Enrollment: November 1— December 15, 2019

OE7 Resource & Messaging Toolkit*

The official start to Open Enrollment 7 (OE7) is Friday, November 1, 2019 and runs until December 15, 2019. United Way fights for affordable, quality healthcare coverage for all Americans. To accomplish that goal, United Ways are committed to promoting and supporting robust outreach and enrollment efforts. Opportunities for action, key messages, and sample social media are below.

Despite constant threats to dismantle or undermine the Affordable Care Act, the ACA marketplace is stable and will be open for business starting November 1. This toolkit provides resources and suggested messaging to help consumers understand their options and help them #GetCovered for 2020.

Why Outreach Matters

Consumers are more than twice as likely to complete enrollment when they work with an in-person assister. 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!**

Additional resources and materials can be found on the [Open Enrollment Hub on UWO](#).

ACTION OPPORTUNITIES

You can help promote enrollment in quality, affordable health insurance in a variety of ways.

- Proactively share the [Get Covered Connector tool](#) with community partners, supporters, and the public. The connector tool helps those who need assistance with their health insurance application find and connect to local in-person application assisters.
- Share information about Open Enrollment and reminders about the December 15th deadline through e-mail blasts and on social media.
- Work with your local 2-1-1 to share open enrollment information with callers and collect stories. Alongside 2-1-1 staff, prepare canned messages for text and web chat that 2-1-1 specialists can use during interactions to promote enrollment assistance and remind clients about the Open Enrollment deadlines.
- Capture enrollment stories from those you serve through your local 2-1-1. Stories will be used to encourage others to enroll. [Submit your story here!](#)

OE7 TOP LINE MESSAGING

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

1. **When: November 1, 2019 - December 15, 2019** (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 could get a plan for less than \$100/month.
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](#)

Important Facts to Know

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.

- Financial assistance is still available for low and middle-income consumers to help lower the cost of their plan. In fact, more than 8 out of 10 consumers last year qualified for a tax credit.
- Premium price increases for 2020 are expected to be much lower than previous years (projected at .1% nationally), and some states will even see price decreases. Increased insurer participation also indicates that the marketplace is stabilizing.
- All of the consumer protections created by the ACA are still intact, and all plans sold by HealthCare.Gov must provide comprehensive coverage and 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.

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, 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. Check out the chart below to see if you qualify:

FPL Chart for Calculating Tax Credits for 2020 Plan Year

Household Size	100% FPL	138% FPL	250% FPL	400% FPL
1	\$12,490	\$17,236	\$31,225	\$49,960
2	\$16,910	\$23,336	\$42,275	\$67,640
3	\$21,330	\$29,435	\$53,325	\$85,320
4	\$25,750	\$35,535	\$64,375	\$103,000

Source: <http://www.healthreformbeyondthebasics.org/wp-content/uploads/2019/10/REFE>

STATE DEADLINES AND INFORMATION

Several states have their own marketplace exchanges, and some have extended their open enrollment periods (highlighted below).

Note: [Healthcare.gov](https://www.healthcare.gov) will redirect users to the appropriate state marketplace so you can always direct consumers to the federal marketplace.

KEY MESSAGES

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, in-person 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.

- 1. Affordability is Key.** Cost remains the biggest barrier to coverage and low awareness of the tax credit remains a big information gap.
 - Coverage may be more affordable than you think. More than 8 in 10 people who enroll through [Healthcare.gov](https://www.healthcare.gov) qualify for financial help
 - A person making \$25,000 a year could qualify for a bronze plan for just \$22 a month with tax credits
 - 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 have a better deal than you expect
- 2. 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.
 - All plans sold on [HealthCare.Gov](https://www.healthcare.gov) **MUST** cover key benefits like preventive check-ups, prescriptions drugs, hospitalizations, mental health care, and maternity care
 - When shopping for a plan on [HealthCare.Gov](https://www.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](https://www.healthcare.gov)
- 3. Consumers want in-person help.** The focus group data found a surprising number of consumers sought in-person help of some kind, indicating that most current enrollees and remaining uninsured would like expert guidance if it were available to them. While there is less in-person support than previous years, it's important than consumers know what is available, and get connected to help where possible.

- We know that when people meet with an in-person assister, they are nearly twice as likely to complete enrollment. Help consumers find help near them - find an appointment through the Get Covered Connector
4. **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 2020!
 - The best plans and best prices are available on Healthcare.gov. Enroll before December 15th
 - December 15th, December 15th, December 15th!

SAMPLE COMMUNICATIONS

The easiest thing you can do to help America #GetCovered is promote resources and information related to Open Enrollment on your United Way's communication channels. Below are recommended sample social media posts and a sample e-mail.

Find social cards and graphics [here](#).

Check [Bambu](#) for stories to share on your United Way's official social media channel throughout the Open Enrollment period. [Click here to register your United Way for Bambu](#).

Key Dates:

- November 1: Marketplace opens!
- December 8: One week left to sign up for health care coverage
- December 13-15: Final days to sign up. Enrollment deadline for 2019 coverage is December 15.

Top Hashtags: #GetCovered #EnrollByDec15

Sample Posts – Twitter

- It's November 1! You can now sign up for affordable health insurance – don't wait to #GetCovered! #EnrollByDec15 <https://unitedway.co/2PrryA9>
- The open enrollment period to sign up for health insurance starts TODAY! Go to www.HealthCare.Gov to shop for a plan. #GetCovered and #EnrollByDec15

- The open enrollment period to sign up for health insurance is here. The best plans & prices are available on Healthcare.gov. #EnrollByDec15 and #GetCovered! <https://unitedway.co/2PrryA9>
- The most affordable plans for health insurance are available on Healthcare.gov. Only those plans are guaranteed to cover all essential benefits like prescription drugs, mental health, hospitalization & maternal care. #GetCovered #EnrollByDec15 <https://unitedway.co/2PrryA9>
- Have health insurance but need coverage for next year? Make a plan to #EnrollByDec15 and stay covered next year. #GetCovered <https://unitedway.co/2PrryA9>
- Open enrollment for health insurance is here! You may be able to #GetCovered for cheaper than you think—make sure to check out all your options and seek enrollment assistance if you need it. #EnrollByDec15 <https://unitedway.co/2JmgCOG>
- Did you know that more than 8 in 10 people qualify for financial help to buy health insurance? Get help signing up and finding a plan that is right for you. #GetCovered #EnrollByDec15 <https://unitedway.co/2JmgCOG>
- Most people qualify for financial help to #GetCovered. Explore your health coverage options and sign up by December 15. #EnrollByDec15 <https://unitedway.co/2PrryA9>
- Want to expert advice on signing up for affordable health coverage? Make an appointment to #GetCovered today. #EnrollByDec15 <https://unitedway.co/2JmgCOG>

Sample Posts – Facebook

- It is November 1! You can now sign up for affordable health insurance – don't wait to get covered! Sign up by December 15 for 2020 coverage. <https://unitedway.co/2PrryA9>
- Have health insurance but need coverage for next year? The sign-up period starts TODAY! Shop for the best plans at Healthcare.gov and enroll by December 15 to stay covered next year. <https://unitedway.co/2PrryA9>
- Need health insurance? It's that time of the year again! And, good news this year, there are new plans 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! <https://unitedway.co/2PrryA9>

- Have health insurance but need coverage for next year? Plans and prices change every year. Go the Healthcare.gov to find the best plans and prices available. The deadline in December 15 for coverage in January 2020. <https://unitedway.co/2PrayA9>
- Open enrollment for health insurance is here! Only plans sold on state and federal exchanges are guaranteed to cover all essential benefits like prescription drugs, mental health, hospitalization and maternal care at the most affordable prices. Sign up by December 15 for 2020 coverage. <https://unitedway.co/2PrayA9>
- Open enrollment for health insurance is here! You may be able to get covered for cheaper than you think. Make sure to check out all your options and seek enrollment assistance if you need it. In-person appointments are available to help you sign up for affordable health insurance for 2020. Enroll in a plan by December 15. <https://unitedway.co/2JmgCOG>
- Did you know that more than 8 in 10 people qualify for financial help to buy health insurance? Get in-person help signing up and finding a plan that is right for you. <https://unitedway.co/2JmgCOG>
- Want to expert advice on signing up for affordable health coverage? Make an appointment to get covered in 2020 today and be sure to enroll by December 15. <https://unitedway.co/2JmgCOG>

Sample Posts – Instagram

Consider putting the [Get Covered Connector](#) or [HealthCare.Gov](#) in your bio and using the take action language below. If you do not add the link to your bio, make sure to add it back to the sample text below. You can also encourage people to get connected to resources by include the link in your Instagram Story (“Swipe up to learn more!”).

- Need health insurance? It’s that time of the year again! And, good news this year, there are new plans 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! Visit the link in our bio to be connected to health insurance options. #GetCovered #EnrollByDec1
- Open enrollment for health insurance is here! The best plans and prices can be found at Healthcare.gov. Nearly 8 in 10 people qualify for tax credits who purchase their plans on the federal or state exchange. #GetCovered #EnrollByDec15

- Open enrollment for health insurance coverage starts on November 1. Only plans sold on state and federal exchanges are guaranteed to cover all essential benefits like prescription drugs, mental health, hospitalization and maternal care at the most affordable prices. Sign up by December 15 for 2020 coverage. #GetCovered #EnrollByDec15
- It is November 1! You can now sign up for affordable health insurance – don't wait to get covered! Sign up by December 15 for 2020 coverage by clicking the link in our bio. #GetCovered #EnrollByDec15
- Have health insurance but need coverage for next year? The sign-up period starts TODAY! Shop for plan and enroll by December 15 to stay covered next year. Visit the link in our bio to be connected to affordable options. #GetCovered #EnrollByDec15
- Open enrollment for health insurance is here! You may be able to get covered for cheaper than you think. Make sure to check out all your options and seek enrollment assistance if you need it. In-person appointments to help you sign up for affordable health insurance for 2020 are available via the link in our bio. Enroll in a plan by December 15. #GetCovered #EnrollByDec15
- Did you know that more than 8 in 10 people qualify for financial help to buy health insurance? Get in-person help signing up and finding a plan that is right for you by clicking the link in our bio. #GetCovered #EnrollByDec15
- Want to expert advice on signing up for affordable health coverage? Make an appointment to get covered in 2019 today by clicking the link in our bio. Be sure to enroll by December 15. #GetCovered #EnrollByDec15

Sample Social Media Promoting 12/15 Deadline

ENGLISH	SPANISH
Don't delay, enroll today! The deadline is Dec. 15th but you can avoid the rush and #GetCovered TODAY. #EnrollByDec15 https://unitedway.co/2JmgCOG	¡Regístrate hoy! El período de inscripción abierta termina el 15 de diciembre, pero puedes evitar la prisa y hacerlo HOY MISMO. #YoMeApunto https://unitedway.co/2zgSpFS
The final deadline to enroll in health insurance for next year is December 15. #GetCovered today. https://unitedway.co/2JmgCOG	El último día para registrarte y obtener seguro médico para el próximo año es el 15 de diciembre. Regístrate hoy mismo #YoMeApunto https://unitedway.co/2zgSpFS
Open Enrollment for health insurance only happens once each year. This year's deadline is coming up on December 15. Don't miss your	El período de inscripción abierta en el seguro de salud solo pasa una vez al año. La fecha límite este año es el 15 de diciembre. No pierdas la

chance to get covered. #EnrollByDec15. #GetCovered https://unitedway.co/2JmgCOG	oportunidad de estar asegurado #YoMeApunto #EnrollByDec15 https://unitedway.co/2JmgCOG
The final deadline to enroll in health insurance for 2020 is December 15. Most people can find a health insurance plan from \$50 to \$100 per month. #GetCovered today. #EnrollByDec15 https://unitedway.co/2JmgCOG	El período de inscripción abierta en el seguro de salud termina el 15 de diciembre. La mayoría de las personas encuentran un plan de salud desde \$50 a \$100 al mes. #YoMeApunto hoy #EnrollByDec15 https://unitedway.co/2JmgCOG
This is the last week to sign up for health insurance for 2020! Don't miss your chance to #GetCovered. Sign up today. #EnrollByDec15 https://unitedway.co/2JmgCOG	Esta es la última semana para inscribirte en el Seguro de salud para el 2020! No pierdas la oportunidad de estar asegurado. Regístrate hoy #YoMeApunto #EnrollByDec15 https://unitedway.co/2JmgCOG

Sample Email

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 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 2020? 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!

Plans offered at [HealthCare.Gov](https://www.healthcare.gov) provide comprehensive health coverage benefits like preventive care, check-ups, prescriptions, hospitalizations, mental health care, and more.

[Shop for a new health insurance plan on HealthCare.gov](https://www.healthcare.gov)

Most marketplace shoppers will qualify for financial help to lower their costs, too. In fact, 85 percent of current enrollees receive a tax credit to help lower their monthly premiums, and most pay less than \$100/month for their plan.

And this year, there are new plans available at new prices. 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. 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 2020.

To learn more about open enrollment and health coverage visit [Healthcare.gov FAQs](#).

Best,
NAME