**OEE Message Platform**

**Value:** Health care coverage is essential for a healthy life.

* Health insurance protects you from large medical bills after an accident or illness.
* Health insurance covers important benefits like doctors’ visits, prescriptions, and hospitalizations.
* All plans must cover preventive care with no co-pay.

**Barrier:** Millions of uninsured Americans are getting financial help to buy insurance and using community resources to pick the right plan.

* Individuals earning up to $45,906 and a family of four earning up to $94,200 a year can qualify.
* FFM: Nearly nine out of 10 people who got their coverage through Healthcare.gov got financial help and paid 75 percent less than the full monthly premium.
* SBM: Most [STATEIANs] who enrolled through [state marketplace name] got financial help and paid [see state amount [here](https://s3.amazonaws.com/assets.enrollamerica.org/wp-content/uploads/2014/10/StateByStateFinancialNumbers.pdf)] less than the full monthly premium.
* Free, in-person help is available to find a health insurance plan that best fits your family’s needs and budget. There’s also a toll-free number to call and ask questions, learn about your options and get help enrolling.

**Ask:** Visit [website] to see what your options are for next year. You can sign up for or reenroll in health insurance on [state marketplace name] from November 15 through February 15 and find out how much financial help is available to help pay for your 2015 plan.

* Go to HealthCare.gov or call 1-800-318-2596 to find out where in your community you can get help.
* [Provide contact information for local assisters.]
	+ If you don’t have insurance in 2015, you may have to pay a fine of $325 or 2 percent of your income – whichever is higher – or you may qualify for an exemption. Visit [state marketplace name] or contact a Navigator to find out.

**Vision:** Everyone – regardless of where they live or how much they earn – has high-quality, affordable health insurance that gives them the peace of mind that big medical bills won’t lead to financial ruin.