

Open Enrollment 2016 Talking Points

Health insurance protects you and your family from the unexpected.

- An accident or injury can happen any day. When it does, the last thing you should have to worry about is how to pay for your health care or taking on medical debt.
- Find a plan that keeps you covered, no matter what life throws at you.
- All marketplace plans cover doctor visits, hospital stays, prescriptions, preventive care and more.

The marketplace has new plans and prices every year, so check out your options.

- If you've looked for health insurance before, there may be new options this year that work better for you.
- If you already have insurance, shop around to make sure the plan you have is the right one for you.

Financial assistance is available to help pay for insurance.

- Last year, millions of Americans got financial help to lower the cost of health insurance, and you could too.
- Find out if you qualify for a tax credit to lower your premiums. A single person earning \$47,080 or less, or a family of four earning \$97,000 or less, can qualify.
- You may also be eligible for financial help to reduce your out-of-pocket expenses.
- If you're already enrolled, check out your options to make sure you're taking advantage of the financial help that is available.

One-on-one help is available to guide you through the enrollment process.

- If you have questions about your options, trained in-person assisters can help you find a plan that's right for you.
- Visit <https://localhelp.healthcare.gov/> to find enrollment assistance near you.

Get covered today to avoid rising fines.

- If you don't have health insurance, you likely will need to pay a fine at tax time.
- The fine is going up. This year, the fine is \$695 per person or up to 2.5 percent of your income, whichever is higher.
- Low-cost insurance plans and financial assistance are available through the marketplace. Check out your options today to avoid the fine.

Timeline

- *October:* Open enrollment starts November 1st. Sign up for health coverage at [*healthcare.gov or state exchange website*].
- *November:* Now is the time to sign up for coverage at [*healthcare.gov or state exchange website*].
- *December:* Start the new year off right by signing up for health coverage by December 15th. Visit [*healthcare.gov or state exchange website*].

- *January:* Time is running out! Open enrollment ends January 31st. Sign up for coverage today at [[healthcare.gov](#) or [state exchange website](#)].
- *Outside of open enrollment period:* If you get married or divorced, have a child, lose a job, move states or go through other big life changes, you may be eligible to enroll at that time. Learn more at [[healthcare.gov](#) or [state exchange website](#)].