**Renewal Talking Points**

Below are talking points to encourage consumer to reenroll during the upcoming round of open enrollment. We included subpoints to incorporate if appropriate. Advocates should use their own words to best express these sentiments and ensure that conversations flow as naturally as possible.

* If you bought health insurance through [include marketplace website], it can really pay off to check out your options before renewing your coverage for next year.
* Open enrollment runs from November 15, 2014 through February 15, 2015. To avoid a gap in coverage try to renew by December 15.
* Even if you like the coverage you bought last year, you should still review your options. Many insurance companies are making changes to the plans they offer.
	+ Your rates may have changed (either higher or lower) or your preferred doctor or hospital may no longer belong to your plan.
* You may be eligible to receive financial help for the first time or save even more.
	+ Everyone, even people who got financial assistance last year, should find out how much they can save this year because it may have changed.
	+ Most individuals making up to $45,906/year qualify for financial help. A family of four making up to $94,200/year can get financial help.
* Renewing your coverage is a simple three-step process:
1. Contact the Marketplace to make sure the information on your application is accurate;
2. Shop for a plan that fits your needs and budget; and
3. Pick a new plan or keep the plan you already have.
* You can get one-on-one help – either in person or over the phone - renewing your health insurance for 2015.
	+ Visit [marketplace url] to find someone in your community who can help explain any changes to your plan, walk you through other options and pick the plan that’s best for you and your family.
* Don’t forget that if you don’t have insurance in 2015, you might have to pay a fine.
	+ The fine is $325 or 2 percent of your income – whichever is more.
	+ You might qualify for an exemption based on your income but you need to visit the Marketplace or contact a Navigator to find out.
* Health insurance means you can be there for your family when they need you. Renew your health insurance today and have the peace of mind that you’re covered for 2015.