

Give the Gift of Health Care Coverage

This holiday season, check out plan options on HealthCare.gov and #GetCovered. The deadline to enroll in marketplace coverage from ACA health insurance is January 15.

December 27, 2024 By HIV.gov

The holiday season is a reason for giving and celebrating life, family and friends. However, the best present is prioritizing your health this holiday season. As you take time to celebrate these important things, be sure to take care of your health.



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We encourage all people living with HIV, their friends, families and others who need health coverage to visit HealthCare.gov to find the coverage that fits their health needs and budgets.

As we enter the final weeks of the Open Enrollment Period, we want to make sure that you and your loved ones sign up for health coverage by the January 15 enrollment deadline.

Five Things You Need to Know About Marketplace Open Enrollment

- **Key Dates.** The Marketplace Open Enrollment at [HealthCare.gov](https://www.healthcare.gov) runs from November 1 to January 15. Consumers must enroll by January 15 to have coverage that begins on February 1. Otherwise, consumers must qualify for a Special Enrollment Period to enroll in a Marketplace plan.
- **Coverage is Affordable.** Thanks to the Inflation Reduction Act (IRA), more people qualify for help purchasing quality health coverage. If you have looked for health coverage before, it is worth a second look:
 - 4 out of 5 [HealthCare.gov](https://www.healthcare.gov) customers can find a plan for \$10/month or less with financial help.
 - With the IRA, millions will continue to qualify for tax credits that lower their premiums.
- **Quality Plans.** The Marketplace offers quality, comprehensive health insurance plans that cover doctor visits, emergency care, behavioral health care, preventive care, hospital care, maternity care, and prescription drugs. There are also new plan options that offer similar benefit designs and more pre-deductible services. All [HealthCare.gov](https://www.healthcare.gov) plans cover a set of [preventive services](#) and [essential health benefits](#) for everyone, regardless of sexual orientation or gender identity.
- **Help is Available.** Consumers can access Navigators and other assisters in every state on the Marketplace. To find local help, go to [HealthCare.gov/find-local-help](https://www.healthcare.gov/find-local-help).
- **Sign Up for Coverage.** All consumers shopping for health insurance coverage—even those who currently have coverage through the Marketplace—should enroll or re-enroll by logging in to [HealthCare.gov](https://www.healthcare.gov) and [CuidadodeSalud.gov](https://www.cuidadodesalud.gov) or call 1-800- 318-2596 (TTY is 855-889-4325) to fill

out an application and enroll in a Marketplace plan. Free help is available 24 hours a day/7 days a week, and assistance is available in over 200 languages.

Get covered today and get back to your holiday celebrations.

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<http://beta.docker.realhealthmag.com/article/give-gift-health-care-coverage>