

## **Marketplace Open Enrollment Notice example: Consumers enrolled in 2024 Marketplace coverage who might lose financial help in 2025**

### **When do we send this notice?**

Consumers enrolled in a Marketplace health plan get a notice like this one in advance of the upcoming annual Open Enrollment Period. Even if they're still eligible for Marketplace coverage, most consumers should take action during Open Enrollment. Marketplace Open Enrollment Notices give consumers important information about:

- The benefits of updating their Marketplace application information.
- Next steps to review 2025 plans and enroll for coverage starting January 1.
- Enrollment and coverage dates.

In this example, the Marketplace sends the notice to individuals currently enrolled in a Marketplace plan who qualify for advance payments of the premium tax credit (APTC) and income-based cost-sharing reductions (CSRs). These individuals may lose their financial help for 2025 for at least one of these reasons:

- They haven't filed their federal income taxes and reconciled their APTC for two consecutive tax years.
- They haven't given the Marketplace permission to check data about their income and household size.
- Their income may be too high to get financial help.

### **What does the notice tell the consumer?**

This notice isn't a determination of eligibility. Instead, it informs the consumer about their current status and explains that it's important to update Marketplace application information during Open Enrollment to get accurate eligibility results and enroll in the right coverage for 2025. The notice also tells them they're at risk of losing their financial help for 2025. It encourages the consumer to update their Marketplace application right away so they have a better chance of keeping their financial help.

# Health Insurance Marketplace

DEPARTMENT OF HEALTH & HUMAN SERVICES  
465 INDUSTRIAL BOULEVARD  
LONDON, KENTUCKY 40750-0001

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[Name 1]  
[Address]  
[City, State ZIP]

[Date]

2024 Application ID: #####

## Open Enrollment starts November 1: Take action right away to make sure you get financial help with your Marketplace coverage in 2025

It's time to review your Health Insurance Marketplace® coverage and costs for next year. The following people are currently enrolled in Marketplace coverage with financial help:

- [Name 1]

### What do I need to know to get ready for Open Enrollment?

- The Marketplace Open Enrollment Period is November 1, 2024 – January 15, 2025. **Update your application and enroll in a plan by December 15, 2024 for your plan's coverage to start on January 1, 2025.**
- You're currently getting help with the cost of your Marketplace plan each month. But you're at risk of losing this financial help for 2025 for at least one of these reasons:
  1. Our records show that you may not have filed a 2022 or 2023 federal income tax return or didn't include IRS Form 8962 "Premium Tax Credit (PTC)" to reconcile the premium tax credit for those years. Every year your household has Marketplace coverage and gets the premium tax credit, you **must** file IRS Form 8962 with your tax return to continue to qualify for financial help. If you haven't filed your 2022 and 2023 tax returns with IRS Form 8962, file them immediately. You should do this even if you don't usually file taxes or you asked for a tax filing extension. If you filed tax returns for 2022 and 2023, but didn't include IRS Form 8962, you might need to file an amended federal income tax return (IRS Form 1040X).

2. **You haven't given us permission to use your federal tax return information.** We need complete information about your taxes and income to check if you still qualify for help. You have a better chance of keeping your financial help if you let us use your tax return information in the future. To give us permission to do this, log into your Marketplace account and select your 2025 application. Update your application and at the end, you can agree to let us use your tax information.
3. **Your income may be too high for you to get financial help with your Marketplace costs, even if you qualified for help in the past.** Log into your Marketplace account and update your application with your most current income information to find out if you qualify for help.

**If you don't act now, any financial help you're currently getting will stop on December 31, 2024. This means you'll have to pay the full cost of your Marketplace plan and covered services in 2025.**

- Your 2025 Marketplace coverage will start according to the date you select a plan:

<b>If you enroll in a plan:</b>	<b>Coverage starts:</b>
November 1 – December 15	January 1
December 16 – January 15	February 1

## What should I do next?

1. **Review information about your coverage and costs for 2025.** Watch for a letter from your insurance company. They'll contact you by November 1 with important information about your plan.
  - Review your letter to find out your updated plan ID number, and to get details about any changes to the plan (like cost changes to deductibles, copayments, and your monthly premium).
  - Call your health insurance company if you have questions about plan benefits, which providers are in network, or plans available in your area.
  - If your letter says your health insurance company **won't** offer coverage in your area for 2025, watch for a separate letter from the Marketplace. We'll match you with another health plan from a different insurance company, but you can always pick a different one.
2. **Update your Marketplace application.** Even a small change in your household information can make a difference in your coverage and costs, so make sure your information is still correct. Log into your Marketplace account (or the account you created through a certified Marketplace enrollment partner website) and follow the steps to update your application for 2025. If you applied with an agent or broker, you can ask them to help you update your application.
  - If you don't want us to automatically re-enroll you for 2025 Marketplace coverage, you can select a button that says, "Stop coverage for 2025" when you log into your account.

- **Update your household income so we can make sure you're getting the right amount of financial help.** Even if your income hasn't changed, changes in health coverage costs may impact the amount of help you can get. You or someone in your household may also qualify for free or low-cost coverage through Medicaid or the Children's Health Insurance Program (CHIP) in your state. If you don't update your application by December 15, 2024, we'll use information from the most recent income data sources we have to find out if you qualify for coverage and financial help in 2025. This could mean you won't get the right amount of financial help, or you may owe money when you file your 2025 federal income tax return\*. If the income you enter on your application is less than the income you report on your taxes at the end of the year, you may have to pay back some or all of your premium tax credit when you file your taxes.
- If you've filed federal tax returns with IRS Form 8962 for 2022 and 2023, check the box at the end of your application telling us you reconciled your premium tax credit for past years. If you haven't filed your 2022 and 2023 tax returns with IRS Form 8962, file them immediately.
- Agree to let us use your tax information so we can find out how much financial help you might qualify for in future coverage years.
- If your health insurance company **won't** offer your current Marketplace coverage or something similar for 2025, or won't offer any coverage in your area for 2025, be sure to indicate on your application that you're losing your current coverage on December 31, 2024.

Visit [HealthCare.gov/keep-or-change-plan](https://HealthCare.gov/keep-or-change-plan) to learn more about making application updates. You can also call the Marketplace Call Center.

### 3. Review all available plans for 2025, then enroll by December 15 for coverage starting January 1.

- Pick a plan with coverage that best meets your needs.
- When comparing plans, you might see a "Current or Alternate" plan shown at the top of your list. If you don't pick a different plan by December 15, we'll automatically enroll you in that plan for coverage starting January 1.
- Pay your premium (if you have one) to start and keep your 2025 coverage. Contact your health insurance company directly to find out your payment options. Visit [HealthCare.gov/complete-your-enrollment](https://HealthCare.gov/complete-your-enrollment) to learn more about health insurance premiums.

## Do I need to report life changes?

If you have a life change during Open Enrollment or throughout the year (like a move, marriage, or household income change, or if your employer starts offering you health coverage), you must report it to us within 30 days\*\*. This helps us:

- Find out if you qualify for a chance to change plans outside of Open Enrollment (called a Special Enrollment Period).
- Calculate the amount of financial help you can get so you won't owe money on your 2025 taxes.
- Find out if you or someone in your household might qualify for free or low-cost coverage through Medicaid or the Children's Health Insurance Program (CHIP).

Visit [HealthCare.gov/reporting-changes/which-changes-to-report](https://HealthCare.gov/reporting-changes/which-changes-to-report) for a complete list of changes you should report to the Marketplace.

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\*If you use the premium tax credit to help pay your Marketplace premium, you must file a tax return to report the credit even if you don't usually file taxes.

\*\*If you didn't report a change within 30 days, you should still report the change immediately.

## Special message for American Indians and Alaska Natives:

If you're a member of a federally recognized Tribe or a shareholder in an Alaska Native Claims Settlement Act Corporation (regional or village), you can enroll in or change plans even outside of the Open Enrollment Period. Visit [HealthCare.gov/american-indians-alaska-natives](https://www.healthcare.gov/american-indians-alaska-natives) for more details.

## For more help

- Visit [HealthCare.gov](https://www.healthcare.gov) or call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325.
- Make an appointment with someone in your area who can help you. Information is available at [LocalHelp.HealthCare.gov](https://www.healthcare.gov/localhelp).
- Get help in a language other than English. Information about how to access these services is included with this notice, and available through the Marketplace Call Center.
- Call the Marketplace Call Center to get this information in an accessible format, like large print, braille, or audio, at no cost to you.

Sincerely,

Health Insurance Marketplace  
Department of Health and Human Services  
465 Industrial Boulevard  
London, Kentucky 40750-0001

*Privacy Disclosure:* The Health Insurance Marketplace® protects the privacy and security of the personally identifiable information (PII) that you have provided (see [HealthCare.gov/privacy](https://www.healthcare.gov/privacy)). This notice was generated by the Marketplace based on 45 CFR 155.230, 45 CFR 155.335, and other provisions of 45 CFR part 155, subpart D. The PII used to create this notice was collected from information you provided to the Health Insurance Marketplace®. The Marketplace may have used data from other federal or state agencies or a consumer reporting agency to determine eligibility for the individuals on your application. If you have questions about this data, contact the Marketplace at 1-800-318-2596 (TTY: 1-855-889-4325).

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1207.

*Nondiscrimination:* The Health Insurance Marketplace® doesn't exclude, deny benefits to, or otherwise discriminate against any person on the basis of race, color, national origin, disability, sex, or age. If you think you've been discriminated against or treated unfairly for any of these reasons, you can file a complaint with the Department of Health and Human Services, Office for Civil Rights by calling 1-800-368-1019 (TTY: 1-800-537-7697), visiting [hhs.gov/ocr/civilrights/complaints](https://www.hhs.gov/ocr/civilrights/complaints), or writing to the Office for Civil Rights/ U.S. Department of Health and Human Services/ 200 Independence Avenue, SW/ Room 509F, HHH Building/ Washington, D.C. 20201.

Health Insurance Marketplace® is a registered service mark of the U.S. Department of Health and Human Services.

**This Notice Has Important Information.** This notice has important information about your application or coverage through the Health Insurance Marketplace®. Look for key dates in this notice. You may need to take action by certain deadlines to keep your health coverage or help with costs. You have the right to get this information and help in your language at no cost. Call 1-800-318-2596 and wait through the opening. When an agent answers, state the language you need and you'll be connected with an interpreter.

العربية (Arabic) يحتوي هذا الإشعار على معلومات هامة بخصوص طلبك أو تغطيتك من خلال سوق التأمين الصحي. ابحث عن التواريخ الرئيسية في هذا الإشعار. قد تحتاج إلى اتخاذ إجراء في مواعيد معينة للحفاظ على تغطيتك الصحية أو للمساعدة في التكاليف. لك الحق في الحصول على هذه المعلومات وعلى المساعدة بلغتك من دون أي تكلفة. اتصل بالرقم 1-800-318-2596 و انتظر عند سماعك الافتتاحية. عندما يجيبك الممثل قم بتحديد اللغة التي تحتاج و سيجري وصلك بالمترجم.

**中文 (Chinese)** 本通知包含您通过健康保险市场的申请或保险范围方面的重要信息。查阅本通知中的重要日期。您可能需要在某些截止日期前采取行动以续保或有助于节省某些费用。您有权免费获取本信息以及您所使用语种的帮助。请致电 1-800-318-2596 并聽完全部錄音。當有代表接聽時，請說明您所需的语种，屆時將有譯員與您联系。

**Français (French)** Cet avis contient des informations importantes concernant votre demande ou votre couverture à travers le Marché d'assurance maladie. Recherchez les dates clés dans le présent avis. Vous pourrez avoir besoin de prendre des mesures avant certaines dates limites afin de garder votre couverture santé ou de vous aider avec les coûts. Vous avez le droit d'obtenir ces informations et de l'aide dans votre langue sans frais. Appelez le 1-800-318-2596 et appuyez sur « 0 » à deux reprises attendre à travers l'ouverture. Quand l'agent répond indiquez la langue dont vous avez besoin et vous serez mis en relation avec un interprète.

**Kreyòl (French Creole)** Avi sa a gen enfòmasyon enpòtan sou aplikasyon w lan oswa pwoteksyon atravè Health Insurance Marketplace la. Gade pou datkle nan avi sa a. Ou ka bezwen pran aksyon pa yon sèten dat limit pou ou kenbe asirans sante ou oswa èd ak depans yo. Ou gen dwa pou ou jwenn enfòmasyon sa a akèd nan lang ou sanpa sa pa koute ou anyen. Rele 1-800-318-2596 epi rete tann ouvèti an. Lè yon ajan reponn, di lang ou bezwen an epi ou pral konekte ak yon entèprèt.

**Deutsch (German)** Diese Benachrichtigung enthält wichtige Informationen zu Ihrem Antrag oder Versicherung durch den Health Insurance Marketplace. Suchen Sie nach wichtigen Terminen in dieser Benachrichtigung. Sie müssen möglicherweise bis zu bestimmten Stichtagen handeln, um Ihre Krankenversicherung aufrechtzuerhalten oder Hilfe mit Kosten zu erhalten. Sie haben das Recht, diese Informationen und Hilfe in Ihrer Sprache kostenlos zu erhalten. Rufen Sie 1-800-318-2596 an und warten Sie die Ansage ab. Wenn sich ein Mitarbeiter meldet, wählen Sie die Sprache aus, die Sie benötigen und Sie werden mit einem Dolmetscher verbunden.

**ગુજરાતી (Gujarati)** આ સૂચનામાં આરોગ્યવીમામાર્કેટસ્થળ સમારકતેતમારીઅરજીઅથવા સર્વગ્રાહી વીમો વિશેનીમહત્વનીમાહિતીછે. આ સૂચનામાંમહત્વનીતારીખોમાટેજુઓ. તમેતમારાઆરોગ્યઆવરીલેવાઅથવાખર્ચમાંમદદકરવામાટેઅમુકચોક્કસ નિશ્ચિત સમય ને હદમાં ધ્યાનમાંરાખીનેપગલાંલેવાનીજરૂરપડેછે. મનેકોઇપણખર્ચવિનાતમારીભાષામાંઆજાણકારીઅનેમદદમેળવવાનોઅધિકારછે. 1-800-318-2596 અને શરૂઆતના મારફતે રાહ જુઓ. એક એજન્ટ જવાબ આપે, ત્યારે તેમને તમે જરૂરી ભાષા જણાવો અને તમને દુભાષિયો સાથે જોડવામાં આવશે.

**Italiano (Italian)** Questo avviso contiene importanti informazioni. Questo avviso contiene importanti informazioni riguardo la sua richiesta o copertura assicurativa tramite l'Health Insurance Marketplace. Controlli le date più importanti di questo avviso. Potrebbe avere la necessità di compiere alcune azioni al fine di conservare la sua copertura medica o per ridurre i costi. Ha il diritto di ricevere queste informazioni ed assistenza nella sua lingua senza costi aggiuntivi. Chiami all'1-800-318-2596 e resti in attesa del primo operatore disponibile. Quando un nostro operatore risponderà, comunichi la lingua di cui ha bisogno e sarà collegato/a con un interprete.

**日本語(Japanese)** この通知には重要な情報が含まれています。この通知には、Health Insurance Marketplace 経由のアプリケーションまたは補償範囲に関する重要な情報が含まれます。この通知では、重要な期日について確認してください。補償範囲や費用サポートを維持するには、指定の期日までにご対応いただく必要がある場合があります。これらの情報を無料で取得する権利および希望の言語でサポートを受ける権利があります。1-800-318-2596 にお問い合わせいただき、つながるまでお待ちください。エージェントにつながりましたら、必要とする言語をお伝え下さい。通訳者とつながります。



**한국어 (Korean)** 이 통지서에는 건강 보험 시장을 통한 귀하의 신청이나 보험 커버리지에 관한 중요한 정보가 포함되어 있습니다. 이 통지서에 나타난 중요한 날짜들을 잘 찾아 보십시오. 귀하는 귀하의 보험 커버리지를 계속 유지시키거나 경비를 절감하는 도움을 얻기 위해서 일정한 마감일 까지 필요한 조치를 취해야 할 수도 있습니다. 귀하는 귀하의 언어로 이 정보와 도움을 무료로 받을 수 있는 권리가 있습니다. 1-800-318-2596 로 전화하시고 시작하기 전에 기다리십시오. 직원이 전화를 받으면 귀하가 필요한 언어를 말씀하십시오. 그러면 통역사와 연결될 것입니다.

**Polski (Polish)** To ogłoszenie zawiera ważne informacje odnośnie Państwa wniosku o ubezpieczenie lub polisy zdrowotnej zakupionej przez Rynek Ubezpieczeń Zdrowotnych. Prosimy zwrócić uwagę na kluczowe daty zawarte w tym ogłoszeniu aby przy podejmowaniu ewentualnych decyzji dotyczących odnowienia polisy lub pomocy związanej z kosztami, nie przekroczyć terminów. Macie Państwo prawo do bezpłatnej informacji we własnym języku. W tym celu prosimy o telefon pod numer 1 800 318 2596, następnie proszę poczekać na zgłoszenie się operatora i wypowiedzenie preferowanego języka a rozmowa zostanie przełączona do tłumacza.

**Português (Portuguese)** Este aviso contém informações importantes sobre sua aplicação ou cobertura ao longo do Mercado de Planos de Saúde (Health Insurance Marketplace). Observe as datas importantes nesse aviso. Você poderá precisar tomar medidas, até determinados prazos, para manter sua cobertura médica ou ajuda de custo. Você tem o direito de obter tais informações e auxílio em seu idioma, sem custo algum. Ligue para 1-800-318-2596 e espere através da introdução. Quando o agente atende, afirme o idioma que precisa e você será transferido para um intérprete.

**Русский (Russian)** В настоящем уведомлении содержится важная информация о вашей страховке через рынок медицинского страхования. Вы можете найти важные даты в данном уведомлении. Возможно, вам придется предпринять некоторые действия к конкретным срокам, с тем, чтобы сохранить вашу медицинскую страховку или финансовую помощь на медицинские расходы. Вы имеете право на получение этой информации и помощи на родном языке бесплатно. Позвоните по номеру 1-800-318-2596 и прослушайте вступительную информацию до конца. Когда ответит агент, укажите необходимый язык, и вас соединят с переводчиком.

**Español (Spanish)** Este aviso contiene información importante sobre su solicitud o la cobertura que tiene a través del Mercado de Seguros Médicos. Consulte las fechas importantes que figuran aquí. Es probable que deba tomar medidas antes de algunas fechas clave para mantener su cobertura de salud o seguir recibiendo ayuda para pagar los costos. Usted tiene derecho a recibir esta información y asistencia en su idioma en forma gratuita. Llame al 1-800-318-2596 y espere a través de la introducción. Cuando el agente atiende, indique el idioma que necesita y lo pondrán en comunicación con un intérprete.

**Tagalog (Tagalog)** Ang paunawa na ito ay may nilalamang mahalagang impormasyon tungkol sa iyong aplikasyon o kaseguruhan sa pamamagitan ng Health Insurance Marketplace. Tingnan ang mga mahalagang petsa sa paunawang ito. Maaring mangailangang gumawa ka ng hakbang sa loob ng mga itinakdang petsa upang mapanatili ang iyong kaseguruhan pangkalusugan o makatanggap ng tulong sa mga gastos. Mayroon kang karapatang makuha ang impormasyon na ito at tulong sa iyong wika ng walang gastos. Tumawag sa 1-800-318-2596 at maghintay ng pagkakataong mabuksan ang linya. Kapag sumagot ang isang ahente, sabihin ang kailangan mong wika at ikaw ay iuugnay sa isang tagapagsalin sa Tagalog.

**Tiếng Việt (Vietnamese)** Thông báo này có thông tin quan trọng về đơn xin của quý vị hoặc hợp đồng bảo hiểm của chương trình Thị trường bảo hiểm sức khỏe Marketplace. Xin xem những ngày then chốt trong thông báo này. Quý vị có thể phải thực hiện theo thông báo đúng thời hạn để duy trì bảo hiểm sức khỏe hoặc được trợ giúp thêm về chi phí. Quý vị có quyền được biết thông tin này và được trợ giúp bằng ngôn ngữ của mình hoàn toàn miễn phí. Xin gọi 1-800-318-2596 và đợi nghe hết lời mở đầu. Khi nghe một nhân viên trả lời, hãy nói ngôn ngữ của mình là gì và quý vị sẽ được kết nối với một thông dịch viên.

