



Open Enrollment 2020 Sample Talking Points/ Outreach Content

- Having health insurance is the best plan, and starting October 15th, consumers can sign up for coverage for 2020.
- Covered California is the state's health insurance marketplace where consumers on the individual market can shop for and compare plans, see if they qualify for financial help with their health insurance costs, and enroll into affordable, high-quality health insurance.
- In 2020, there are two important changes to health insurance coverage consumers should be aware of:
 - **New State Financial Help is Available**
Under the Affordable Care Act, qualifying consumers can receive federal financial assistance to help them pay their health insurance premiums. However, starting in 2020, *for the first time ever*, the State of California will provide additional financial help to lower the monthly cost of health insurance. California is also the first state in the nation to provide financial help to middle income consumers who do not qualify for federal premium assistance.

Nearly one million Californians may be eligible for the new state financial help. The amount of financial help consumers may qualify for depends on where you live, your income, and the size of your family. While consumers can always buy a health plan directly from a health insurance company, Covered California is the *only* place consumers can go to get financial help they may qualify for.

Be sure to check out Covered California's website at [CoveredCA.com](https://www.coveredca.com) to see if you can get financial help with your health coverage. You may now qualify for financial help you didn't qualify for in the past, or you may receive more financial help than you did before.

- **Having Affordable Coverage is the Law**
A new law requires California residents to have health insurance coverage starting in 2020 that meets state requirements. Fortunately, with additional state financial help available, you may find it easier to meet the requirements of the new state law.

If you aren't covered, you could face a penalty when you file your taxes in 2021 unless you qualify for an exemption. But, the bigger penalty is not

having coverage and getting a major hospital bill or other medical costs in the event of an unexpected illness or injury.

Visit www.ftb.ca.gov for more information about the requirement to have coverage and the penalty.

- **Don't leave money on the table. Check to see if you qualify for financial help!**
 - It only takes a couple of minutes to see if you are eligible for financial help and to compare health insurance plans that are available to you.
 - Just visit CoveredCA.com and provide your age, family size, income, and zip code into the Shop and Compare tool to learn what you would pay for health coverage.
- **Enrolling is easy.**
 - Covered California partners with thousands of certified insurance agents and enrollers in communities throughout the state who provide free and confidential in-person help in a variety of languages. You can visit Covered California's [Find Help](#) page to find the nearest certified enroller or use Covered California's Help on Demand tool to have a certified enroller contact you. You can also sign up online at CoveredCA.com or call Covered California's Service Center at 800-300-1506.