

Open Enrollment TALKING POINTS

- The Affordable Care Act (ACA) is still the law of the land, and the **HEALTH INSURANCE MARKETPLACE WILL OPEN ON NOV. 1** to provide coverage for millions of Americans.
- Like last year, the open enrollment period will be 45 days, which means **SOUTH CAROLINIANS HAVE UNTIL DECEMBER 15, 2020 TO SIGN UP FOR 2020 COVERAGE**. Residents should head to SignUpSC.org for more information.
- You can also check your eligibility for Medicaid and/or the Children's Health Insurance Program (CHIP), which can provide free or low-cost health coverage to you or your family. **MEDICAID AND CHIP DO NOT HAVE OPEN ENROLLMENT PERIODS**.
- It's important to note the difference between Medicare and Medicare Advantage plans from Medicaid, CHIP or a Marketplace plan. Medicare and Medicare Advantage also have different open enrollment periods. For 2020 coverage, **MEDICARE OPEN ENROLLMENT WILL RUN FROM OCTOBER 15, 2020 TO DECEMBER 7, 2020**. Seniors over the age of 65 are eligible, but not automatically enrolled.
- South Carolina hospitals and health systems are encouraged to **WORK WITH NAVIGATORS AND OTHER COMMUNITY PARTNERS** to help spread the word and get people covered in 2021.
- Over **200,000 OF SOUTH CAROLINIANS WHO ARE CURRENTLY UNINSURED ARE ELIGIBLE** for Medicaid or Affordable Care Act Marketplace subsidies.
- **MANY SOUTH CAROLINIANS WILL BE ELIGIBLE FOR \$0 PREMIUM BRONZE PLANS** on the Marketplace after their subsidy, costing them nothing.
- **90% OF SOUTH CAROLINIANS WHO PURCHASE HEALTH INSURANCE ON THE MARKETPLACE RECEIVE A TAX CREDIT SUBSIDY**. The average tax credit subsidy in 2019 was \$576 per month.
- **214,031 SOUTH CAROLINIANS PURCHASED A PLAN ON THE HEALTH INSURANCE MARKETPLACE IN 2019**.
- Health insurance on the Marketplace is **GUARANTEED TO COVER PRE-EXISTING CONDITIONS AND PRESCRIPTIONS, PROVIDES ESSENTIAL BENEFITS, AND CANNOT HAVE A LIFETIME CAP**. Other short-term plans sold off the Marketplace will provide far less generous coverage.
- **CERTIFIED BROKERS AND NAVIGATORS ARE AVAILABLE TO ASSIST FOLKS IN GETTING SIGNED UP FOR COVERAGE**. Go to signupsc.org for more information.



SC HOSPITAL ASSOCIATION

FOR MORE INFORMATION,
VISIT **SIGNUPSC.ORG**