Out2Enroll Partners,

Thank you so much for joining us for another year of open enrollment. We are grateful that you continue to share enrollment information and resources with the communities you serve. In light of all that has happened this year - from the pandemic to the nation’s racial reckoning - open enrollment has taken on a whole new level of import. It is critical that we spread the word and help folks get covered.

As you know, we have made tremendous progress in advancing LGBTQ health: the uninsured rate among low- and middle-income LGBTQ people has dropped from **34%** in 2013 to **16%** in 2020. Even so, LGBTQ people are still more likely than non-LGBTQ people to be uninsured.

But there’s much more work to do to maintain this progress and protect our communities. Sadly, **for the third year in a row, the rate of uninsurance has gone up** - after six years of steady declines between when the Affordable Care Act passed in 2010 to the last year of the Obama Administration in 2016.

As this administration continues to undermine the Affordable Care Act — slashing budgets for outreach, trying to eliminate nondiscrimination protections, and undermining the law at every turn — it is up to us to get the word out and make sure people get covered.

**Your voice is more important than ever,** and this work is essential to making sure LGBTQ people:

* Know their rights when it comes to **nondiscrimination** in insurance and health care;
* Use **healthcare.gov** to browse insurance plans;
* Qualify for **financial help** and lower premiums; and
* Sign up for health insurance by **December 15th**.

As in previous years, we have developed graphics, messaging, and sample social media posts to make sharing content hassle-free for you. Feel free to incorporate these messages into your own posts or use them as is. Check our collection of graphics to use whenever and wherever you want. You can even schedule posts ahead of time so you never have to worry: set it and forget it!

Thank you for joining Out2Enroll and our partners across the country as we work once again to help LGBTQ people get covered!

Out2Enroll

**Hashtags:** #GetCovered, #EnrollByDec15, #BeOutBeHealthy, #KnowYourRights

**Key Dates**

* **SUNDAY, Nov. 1st**: Marketplaces open!
* **Nov. 8th to Nov. 14th:** Focus on ACA Benefits (M 11/9, Essential Health Benefits; W 11/11, Pre-Existing Conditions; F 11/13, Medicaid Expansion)
* **Nov. 15th to Nov. 21st:** LGBTQ Enrollment Week of Action
  + Focus on Gender and Sexual Orientation (M 11/16, Men’s Health; W 11/18, LGBTQ Health; F 11/20, Women’s Health)
  + F 11/20, Transgender Day of Remembrance
* **Nov. 22nd to Nov. 28th:** Focus on Underserved Communities (M 11/23, People with Disabilities Health; T 11/24, Immigrant Health; W 11/25, Rural Health)
  + Th 11/26, Thankful for Coverage (Thanksgiving)
* **Nov. 29th to Dec. 5th:** Focus on Communities of Color (M 11/30, African American Health; W 12/2, Latinx Health; Th 12/3, Asian American & Pacific Islander Health; F 12/4, Native American Health)
  + T 12/1, World AIDS Day
* **Dec. 6th to Dec. 12th:** Focus on Young Adults (M 12/7, Mental Health; W 12/9, Turning 26; F 12/11, National Youth Enrollment Day)
* **TUESDAY, Dec. 15th:** Final enrollment deadline\* for 2021 coverage at healthcare.gov!

\*Some states with individual marketplaces may have extended their open enrollment periods, but the dates vary—please double-check the enrollment deadline for your state’s marketplace and remember that **to have coverage that begins on Jan 1st, you must enroll by Dec 15th.**

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| CA | Oct 15, 2020 - [Jan 31, 2021](https://www.healthinsurance.org/california-state-health-insurance-exchange/) | MA | Nov 1, 2020 - [Jan 23, 2021](https://www.healthinsurance.org/massachusetts-state-health-insurance-exchange/) | NY | Nov 1, 2020 - [Jan 31, 2021](https://www.healthinsurance.org/new-york-state-health-insurance-exchange/) |
| CO | Nov 1, 2020 - [Jan 15, 2021](https://www.healthinsurance.org/colorado-state-health-insurance-exchange/) | MN | Nov 1, 2020 - [Dec 22, 2020](https://www.healthinsurance.org/minnesota-state-health-insurance-exchange/) | PA | Nov 1, 2020 - [Jan 15, 2021](https://www.healthinsurance.org/pennsylvania-state-health-insurance-exchange/) |
| CT  DC | [TBA](https://www.healthinsurance.org/connecticut-state-health-insurance-exchange/) if it will be extended  Nov 1, 2020 - [Jan 31, 2021](https://www.healthinsurance.org/dc-state-health-insurance-exchange/) | NV  NJ | Nov 1, 2020 - [Jan 15, 2021](https://www.healthinsurance.org/nevada-state-health-insurance-exchange/)  Nov 1, 2020 - [Jan 31, 2021](https://www.healthinsurance.org/new-jersey-state-health-insurance-exchange/) | RI  WA | Nov 1, 2020 - [Jan 23, 2020](https://www.healthinsurance.org/rhode-island-state-health-insurance-exchange/)  Nov 1, 2020 - [Jan 15, 2021](https://www.healthinsurance.org/washington-state-health-insurance-exchange/) |

**Key Messages**

In light of the confusion of previous years, message testing shows that the best messages are **informational and demonstrate confidence and stability in the marketplaces**. We must let people know that the marketplaces are once again “open for business” for 2021 coverage. **To make it even easier this year, check out our** [**week-by-week messaging calendar**](https://docs.google.com/document/d/18H0K6T1ENqFejYnvYJCjJN4BxHjsENzE/edit#)**.** These messages are:

* **“The marketplaces are open for business for 2021.”** With Trump’s efforts to undermine the ACA and a big Supreme Court hearing on Nov. 10th, consumers are understandably confused about where things stand. Many continue to think that the ACA will be repealed or eliminated even though premiums are dropping in many states. Keep messaging apolitical, informative, and confident in the marketplace:
  + “Healthcare.gov is open for business!”
  + “You can still find health insurance that meets your needs and your budget.”
  + “You may qualify for a discount on health insurance in 2021.”
  + “The Affordable Care Act is the law of the land. Get the coverage you need today!”
* **“Nothing has changed: LGBTQ people are protected from discrimination in health care and health insurance.**” Although LGBTQ people remain under attack by the Trump administration, it is important to remind the community that nothing has changed when it comes to health insurance or health care. This is true even though the administration tried to roll back explicit protections for LGBTQ people; those changes have been put on hold in court. People still have access to financial help for health insurance and should continue to pay their premiums—and Section 1557’s nondiscrimination protections are still in place.
  + “You should never face health discrimination simply for being who you are.”
  + “Stand up for your right to health insurance and health care!”
  + “You should always be treated with respect and dignity when it comes to health care.”
* **“The final deadline to enroll is December 15th.”** The deadline for the open enrollment period is the same as prior years but can be lost in the fray, especially given noise about the election and the Supreme Court. It’s important to keep reminding consumers about the deadline.
  + “It’s that time of year again – don’t miss out on health insurance for 2021!”
  + “December 15th is the FINAL deadline to enroll in health insurance for 2021!”
* **“Health plans and prices change every year—and the amount of financial help you can get may change too. Visit HealthCare.gov today!”** Affordability remains the biggest focus and challenge for returning consumers and uninsured folks alike. Many won’t enroll if coverage costs too much. Financial help is also the best way to make a distinction between the marketplaces (since consumers can only get subsidies through HealthCare.gov).
  + “HealthCare.gov is the ONLY place you can get financial help”
  + “Even if you’ve looked before, it’s time to check out your options and find the plan that’s right for you.”
  + “Last year, 2 out of 3 HealthCare.gov customers found a plan for less than $10/month.”
* **“HealthCare.gov offers the most comprehensive coverage.”** The Trump administration has touted non-Obamacare plans that do not cover preexisting conditions and discriminate against our community. To ensure that LGBTQ people aren’t subject to misleading advertising, we need to emphasize that HealthCare.govis the ONLY place to find high-quality, affordable plans and get financial help.
  + “Make sure you’re getting the best insurance - visit HealthCare.gov today”
  + “If you’re not visiting HealthCare.gov, you could be missing out on health insurance that covers everything you need.”
  + “Plans offered at HealthCare.gov cover comprehensive benefits like preventive care, check-ups, prescriptions, mental health care, birth control, and more.”
* **“HealthCare.gov offers free help and personal assistance.”** Consumers are twice as likely to complete enrollment if they receive in-person help, and 80% of LGBTQ people want to meet with an assister that understands LGBTQ-specific issues. Consumers can find free in-person help using our locator tool: <http://www.out2enroll.org/enrollment-help>.
  + “Signing up at HealthCare.gov is easier than ever.”
  + “You can get FREE in-person LGBTQ-friendly help to enroll in health insurance.”
* **“Health insurance is better than ever for transgender people who should expect more and demand more.”** Too few trans people have had real health insurance options because of discriminatory exclusions. But the ACA’s protections still apply to 2021 health insurance plans, so marketplace plans should NOT have transgender exclusions.
  + “Got questions about transition-related care? When you enroll at HealthCare.gov, transition-related health care should be covered.”
  + “DYK that coverage is better than ever for trans people?! Check out your options today at HealthCare.gov!”

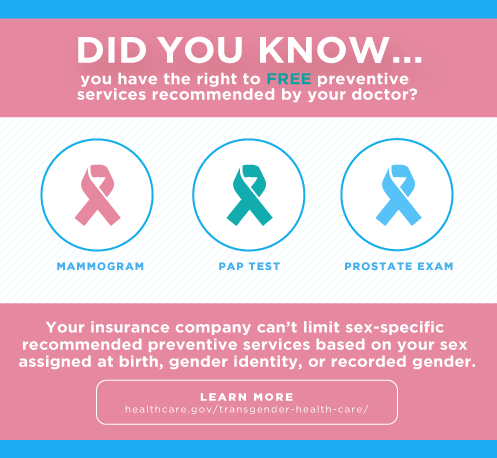
**Social Media Shareables**

These social media shareables and other images are available [**here**](https://drive.google.com/drive/folders/1X0JozUTmwY288eX_U06xGFlRJ5KM9v5x?usp=sharing)[.](https://drive.google.com/drive/folders/1SlfB_1Lj_9Zx2jCjJKRYiNRz1NNNFhxE) Many of this year’s materials are unbranded, making it easier for any organization to use them freely. We also plan to update our Google Drive regularly to add more graphics as they are developed.

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**Sample Social Media Posts**

**“The marketplaces are open for business for 2021.”** Hashtags: #EnrollByDec15 #ReadySetEnroll

* Open enrollment is BACK and [HealthCare.gov](https://www.healthcare.gov/) is open for business! Do you qualify for lower prices on health insurance for 2021? Visit [HealthCare.gov](https://www.healthcare.gov/) NOW to explore your options and #GetCovered! #EnrollByDec15
* It’s that time of year again – open enrollment is back! From now until Dec. 15th, you can find health insurance that fits your needs and your budget for 2021. Visit [HealthCare.gov](https://www.healthcare.gov/) today to see if you qualify for a discount #GetCovered #EnrollByDec15
* Got questions about health insurance? We’ve got you covered – Go to [HealthCare.gov](https://www.healthcare.gov/) TODAY to shop for health insurance that works for you. Make sure you and your loved ones #GetCovered before the December 15th deadline #EnrollByDec15
* Open enrollment is ON! Shop for health insurance that fits your budget and your life. Visit [HealthCare.gov](https://www.healthcare.gov/), check out your options, and #EnrollByDec15 so you start 2021 off right #ReadySetEnroll #GetCovered
* Millions now have health insurance thanks to the Affordable Care Act, including many LGBTQ people. Make sure you #GetCovered at [HealthCare.gov](https://www.healthcare.gov/) before the December 15th deadline #EnrollByDec15
* [HealthCare.gov](https://www.healthcare.gov/) is OPEN for business with new plans and new prices! #GetCovered TODAY before the December 15th deadline! #EnrollByDec15
* Open enrollment means open for ALL, including LGBTQ people and families! Spread the word and #GetCovered at [HealthCare.gov](https://www.healthcare.gov/) before it’s too late #EnrollByDec15

**“The final deadline to enroll is December 15th.”** Hashtags: #EnrollByDec15 #GetCovered

* DYK: the final deadline to get health insurance for 2021 is on Dec. 15th?!? Make sure you get the coverage you need before it’s too late. Don’t put it off – visit [HealthCare.gov](https://www.healthcare.gov/) TODAY #EnrollByDec15
* [HealthCare.gov](https://www.healthcare.gov/) is open for business for 2021 – but only until Dec. 15th. Give yourself peace of mind by visiting [HealthCare.gov](https://www.healthcare.gov/) today #EnrollByDec15
* Tick tock, tick tock…we’re getting closer to the FINAL DEADLINE to enroll in health insurance. The LAST DAY is Dec. 15th – so don’t miss your chance! Visit [HealthCare.gov](https://www.healthcare.gov/) today to get started and give yourself peace of mind #EnrollByDec15
* DYK the FINAL deadline to get health insurance for 2021 is on Dec. 15th? #GetCovered TODAY at [HealthCare.gov](https://www.healthcare.gov/) #EnrollByDec15
* Don’t delay, enroll today! The deadline is Dec. 15th but you can avoid the rush and #GetCovered TODAY at [HealthCare.gov](https://www.healthcare.gov/) #EnrollByDec15
* Nobody likes waiting in line. Avoid the rush by signing up for health insurance TODAY at [HealthCare.gov](https://www.healthcare.gov/). #GetCovered #EnrollByDec15

**“Health plans and prices change every year—and the amount of financial help you can get may change too.”** Hashtags: #EnrollByDec15 #GetCovered

* DYK: last year, nearly 9 out of 10 people qualified for financial help that lowered their monthly premiums. Visit [HealthCare.gov](https://www.healthcare.gov/) now to SHOP & SAVE for 2021! #GetCovered #EnrollByDec15
* DYK: last year, 2 out of 3 people could find a health insurance plan with a monthly premium of $10 or less. Visit [HealthCare.gov](https://www.healthcare.gov/) today to see how affordable quality health coverage really is. #EnrollByDec15
* Do you qualify for financial assistance that lowers your monthly premiums to $0 per month? Find out now, only at [HealthCare.gov](https://www.healthcare.gov/). #EnrollByDec15
* Don’t be fooled by a junk plan with low premiums and limited coverage. [HealthCare.gov](https://www.healthcare.gov/) is the only place to find comprehensive plans to protect your health and your wallet. Find the best bang for your buck & #GetCovered TODAY at [HealthCare.gov](https://www.healthcare.gov/). #EnrollByDec15.
* Worried about costs? Health plans and prices change every year and you could SAVE BIG. Sign on to [HealthCare.gov](https://www.healthcare.gov/) to check out your options and find a deal TODAY #GetCovered #EnrollByDec15
* Health insurance can be expensive – but it doesn’t have to be! [HealthCare.gov](https://www.healthcare.gov/) is the ONLY place you can get a discount on your health insurance. See if you qualify and shop around for the best deal #GetCovered #EnrollByDec15
* Do you qualify for a discount on health insurance? Most people do! Head to [HealthCare.gov](https://www.healthcare.gov/) TODAY to see how affordable it is for you to #GetCovered. #EnrollByDec15
* Enrolling in health insurance is cheaper & easier than you think! Visit [HealthCare.gov](https://www.healthcare.gov/) now to SHOP & SAVE for 2021! #EnrollByDec15
* Health insurance doesn't have to break the bank - visit [HealthCare.gov](https://www.healthcare.gov/) today to see if you qualify for a discount! #EnrollByDec15

**“HealthCare.gov offers free help and personal assistance.”** Hashtags: #EnrollByDec15

* Need help finding health insurance? Worried about how much it will cost? You're not alone! Connect today with a FREE LGBTQ-friendly expert to make sure you're getting the best deal on coverage. Visit [out2enroll.org/enrollment-help](https://out2enroll.org/enrollment-help/) and #EnrollByDec15 at [HealthCare.gov](https://www.healthcare.gov/).
* Getting health insurance is easier than ever at [HealthCare.gov](https://www.healthcare.gov/)! But if you've still got questions, find a FREE in-person LGBTQ-friendly assister in your area. Make an appointment today at [out2enroll.com/enrollment-help](https://out2enroll.org/enrollment-help/) and #GetCovered before it’s too late! #EnrollByDec15
* Only [X] more days to #GetCovered at [HealthCare.gov](https://www.healthcare.gov/)! If you need a little help, we've got your back! Free in-person or over-the-phone experts are available at [out2enroll.org/enrollment-help](https://out2enroll.org/enrollment-help/) #EnrollByDec15
* No need to stress about health insurance – we can help! Free queer-friendly help is available at [out2enroll.org/enrollment-help](https://out2enroll.org/enrollment-help/)! #EnrollByDec15 at [HealthCare.gov](https://www.healthcare.gov/).
* Ready to shop for health insurance at [HealthCare.gov](https://www.healthcare.gov/)? Need extra help? Visit [out2enroll.org/enrollment-help](https://out2enroll.org/enrollment-help/) to talk to a FREE LGBTQ-friendly expert to help you #GetCovered #EnrollByDec15
* Need answers to your trans-related health insurance questions before you choose a [HealthCare.gov](https://www.healthcare.gov/) plan? We can help! Connect for FREE with a trans-friendly expert at [out2enroll.org/enrollment-help](https://out2enroll.org/enrollment-help/) and #EnrollByDec15

**“LGBTQ people are protected from discrimination in health care and health insurance.**” Hashtags: #EnrollByDec15 #KnowYourRights

* We know the headlines can be scary when it comes to health care and being LGBTQ. But our community is still protected from discrimination in health insurance, at the hospital or clinic, and with our doctors. You should never be disrespected simply for being who you are #KnowYourRights and enroll in health insurance at [HealthCare.gov](https://www.healthcare.gov/) before it’s too late #EnrollByDec15
* Got questions about your rights in health care? Nothing has changed—the Affordable Care Act STILL protects all LGBTQ people from discrimination in health insurance and health care. Enroll now at [HealthCare.gov](https://www.healthcare.gov/) before it’s too late #EnrollByDec15 #KnowYourRights
* You should never face discrimination for being who you are. Enroll in health insurance at [HealthCare.gov](https://www.healthcare.gov/) TODAY knowing that health insurance companies can’t discriminate against you for being LGBTQ #KnowYourRights #GetCovered #EnrollByDec15
* All LGBTQ people are protected from discrimination in health insurance and health care. What does that mean? Learn more at [out2enroll.org/category/faqs/discrimination/](https://out2enroll.org/category/faqs/discrimination/) and #GetCovered at [HealthCare.gov](https://www.healthcare.gov/) before Dec. 15th #KnowYourRights #EnrollByDec15
* You should NEVER face discrimination no matter who you are or where you live. Enroll with confidence at [HealthCare.gov](https://www.healthcare.gov/) #EnrollByDec15

**“Health insurance is better than ever for transgender people who can expect more and demand more.”** Hashtags: #EnrollByDec15 #KnowYourRights #TransHealth

* #TransHealth matters! Thanks to the ACA, trans & GQ ppl are protected from discrimination in health insurance & care. That means access to the transition-related care you need & the right to be treated with respect. #KnowYourRights & #EnrollByDec15 at HealthCare.gov
* We know it can be frustrating to find the health insurance you need, especially for transition-related care. But marketplace plans are better than ever before. Enroll with confidence at [HealthCare.gov](https://www.healthcare.gov/) - before it’s too late #KnowYourRights #EnrollByDec15
* Nondiscrimination protections for #LGBTQ people mean NO #trans exclusions & better coverage. Enroll with confidence at [HealthCare.gov](https://www.healthcare.gov/). #EnrollByDec15
* You have the right to the care you need and the respect you deserve, especially when it comes to #TransHealth #GetCovered TODAY at [HealthCare.gov](https://www.healthcare.gov/). #EnrollByDec15