Sign Up for Health Care Coverage on HealthCare.gov [UPDATED]

Enroll by December 18 for health coverage starting January 1.

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[Update: The Centers for Medicare and Medicaid Services has extended to December 18 the deadline to sign up for Affordable Care Act health coverage starting on January 1, 2025.]

Summary:

It's Open Enrollment season. Now is the time to enroll in health care coverage for 2025, even if you haven't qualified for financial help in the past.

LGBTQI+ people have long faced challenges accessing health insurance and the health care services they need. For some, this includes HIV testing, PrEP for HIV prevention, or antiretroviral therapy (ART) for those living with HIV. Without health care coverage, people are more likely to postpone or forgo necessary medical care and less likely to receive preventive services than those who are insured.

But thanks to the American Rescue Plan and the Inflation Reduction Act (IRA), more people, including individuals in the LGBTQI+ community, qualify for help paying for quality health coverage through the Health Insurance Marketplace. Now is the time to enroll in health care coverage for 2025, even if you weren't eligible for financial help in the past.

Help spread the word:

- Key dates. The Marketplace Open Enrollment at HealthCare.gov runs from November 1 to January 15. Consumers who want health coverage starting January 1 should enroll by December 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 IRA, more people qualify for help purchasing quality

health coverage. If you have looked for health coverage before, it is worth a second look:
  - Four out of five 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 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.
- 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 and 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.

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