

# Historic Affordable Care Act Marketplace Enrollment

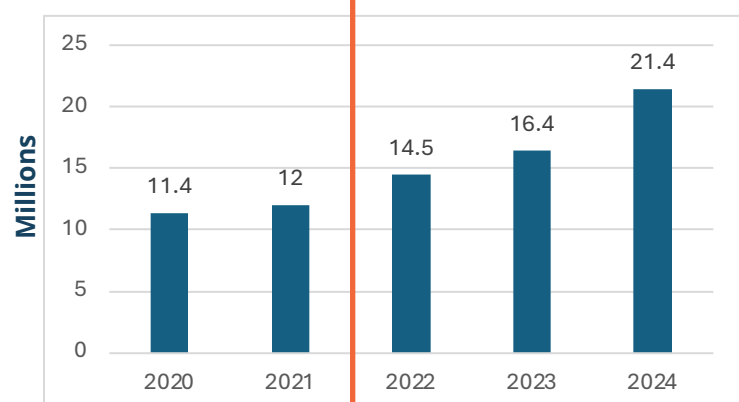
Thanks to Enhanced Tax Credits



As a result of Biden-Harris Administration reforms and historic laws like the Inflation Reduction Act (IRA), the HealthCare.gov Marketplace has become more affordable and accessible, and has grown in popularity.

The Inflation Reduction Act extended enhanced financial help to purchase health plans in HealthCare.gov and state-based Marketplaces through 2025.

## Enhanced Tax Credits Under the IRA



- More help with premiums
- Help for more middle income Americans

*This enhanced financial assistance will expire in 2026 without Congressional action.*

National OE Plan Sections

## This Open Enrollment

HealthCare.gov consumer savings continue this year due to enhanced tax credits:

**\$0**

MOST CUSTOMERS WILL QUALIFY FOR \$0 PREMIUMS

**4 OUT OF 5**

CONSUMERS

can select a plan for under \$10 (after tax credits)



**ANNUAL SAVINGS**

Most consumers are expected to qualify for \$0 premiums after tax credits or continue to see annual premium savings exceeding \$800



In 2024, consumers on HealthCare.gov saved 48% on monthly premiums thanks to the IRA, and 50% of all Marketplace consumers received help with cost-sharing, like deductibles.

Consumers will continue to have choices: 97% of enrollees have access to 3 or more issuers.

## Life-changing coverage stories from across America



"A consumer recently lost job-based coverage and found a health plan that included his physician for under \$100 a month with 94% cost-sharing reductions and an out-of-pocket maximum of only \$1,500. He had a major health event and was so grateful for coverage with costs capped at \$1500." -**Florida**



"The head of a family with three young children, including a newborn, is the only person working in the family. She was able to enroll everyone in a qualified health plan on the Marketplace with a \$0 premium." -**Michigan**



"A single father of five children (who is raising his granddaughter) works two jobs but neither offers health insurance. He was able to find affordable coverage for himself and his oldest daughter that includes dental and vision for children to get the family new glasses." -**Delaware**



"A widower, and a breast cancer survivor, was concerned she could not obtain affordable health care coverage when she was notified that her cancer is back. She is eligible for an affordable healthcare coverage plan and subsidies through the Marketplace; and found a plan that will cover her current doctors, screenings, and prescriptions." -**Texas**



"A consumer needed to transition from Medicaid in another state to a Marketplace plan unexpectedly due to a medical emergency without risking a lapse in coverage. He successfully enrolled in plan for less than \$6 premium monthly, cost-sharing reductions and \$0 deductible." -**Montana**



**KEY DATES**  
on HealthCare.gov

- November 1, 2024:**  
Open Enrollment starts
- December 15, 2024:**  
Enroll by this date for coverage starting January 1, 2025
- January 15, 2025:**  
Open Enrollment ends

**DON'T WAIT!**  
Get started today!

Visit [HealthCare.gov](https://www.healthcare.gov)

Call the Marketplace  
Call Center at  
**1-800-318-2596.**

TTY users can call  
1-855-889-4325.

You have the right to get your information in an accessible format, like large print, braille, or audio.

You also have the right to file a complaint if you feel you've been discriminated against.

Visit [CMS.gov/about-cms/web-policies-important-links/accessibility-nondiscrimination-disabilities-notice](https://www.cms.gov/about-cms/web-policies-important-links/accessibility-nondiscrimination-disabilities-notice) or call 1-800-318-2596. TTY users can call 1-855-889-4325.

## Health Insurance Marketplace

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