

Open Enrollment Talking Points

Prepared by Missouri Foundation for Health

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In August 2020, Missouri voters approved a ballot initiative to expand Medicaid. It will take several months of work before new rules are in effect and expanded coverage is available to Missourians. These talking points are intended to help consumers looking for health coverage during the annual HealthCare.gov marketplace open enrollment period and before Medicaid expansion eligibility changes take effect.

Talking Points

- Until the new Medicaid expansion rules are in place, there may be other ways for you to get quality, affordable health insurance.
- You have a chance to sign up for 2021 health coverage between November 1 and December 15 through the Missouri Health Insurance Marketplace, available at HealthCare.gov.
 - Plans and prices change every year, so it's worth reviewing your options. If you've had changes in your family income, there may be a better plan available for you and your family.
 - All Marketplace health insurance plans are required to cover 10 essential health benefits, including preventive services, doctor visits, mental health services, emergency room care, and prescription drugs.
 - Marketplace plans cannot deny you coverage if you have a preexisting health condition.
 - Health insurance through the Marketplace is the only option where you can qualify for tax credits to lower the cost of your monthly premium.
- If you've recently lost your job and your health insurance, or if you had changes to your income, you may qualify for a Special Enrollment Period to get affordable health coverage for the rest of 2020.
- Missouri's Medicaid program is called MO HealthNet. If you qualify for Medicaid under current rules, health insurance through MO HealthNet is low cost or sometimes free. You can enroll in MO HealthNet at any time.
- If you don't yet qualify for coverage or if you can't afford any of the options available to you, Medicaid rules are changing in Missouri. You may be eligible for low cost or free health insurance through MO HealthNet starting as early as summer 2021.
 - If you leave your email/cell/contact information, we'll let you know when that happens and get in touch with you when it's time for you to apply.