



Biden Special Enrollment Period and Stimulus Proposals Gives Uninsured Americans Time and Financial Help to Get Covered

Facts and Key Messages

February 12, 2021

Special Enrollment Period

- The [Executive Order](#) signed by President Biden activates a special three-month enrollment period from Feb. 15 to May 15 for Americans to get affordable, quality health coverage through their state's health insurance marketplace.
- Get Covered 2021, a broad and diverse national coalition of states, bipartisan elected leaders, consumer and patient groups, health care providers and celebrity ambassadors applauds the administration's actions to reopen federal health care marketplaces. This will give Americans more time to get enrolled in health care coverage during a time when they need it the most.
- 28 million Americans currently are without health insurance. More than half of those uninsured – over 16 million – are eligible for financial help, or for free coverage through Medicaid.
- In an effort to reach Americans across the nation, the Biden administration has invested \$50 million to support federal marketing and outreach to increase awareness of the Special Enrollment Period (SEP) and bolster enrollment, particularly among those living in the 36 states served by the Federally Facilitated-Exchange. The previous administration failed to prioritize outreach and educate Americans living in these states, which resulted in 1.8 million fewer new enrollee sign-ups in 2020 than was the case in 2016.
- Now is not the time to be sick and uninsured. The President's Order, combined with action by State-Based Exchanges, demonstrates a national commitment to helping people who need coverage the opportunity to get covered right now.
- Get Covered 2021 urges Americans in need of health insurance to visit [GetCovered2021.org](https://www.getcovered2021.org), to learn about the financial options available and be directed to their state marketplace, or www.healthcare.gov to enroll in coverage.

American Rescue Plan

- In addition to the Executive Action announcing the federal SEP, The President's stimulus proposal – the [American Rescue Plan](#) – would provide Americans with more financial help to get insured and stay insured.
- The President's American Rescue Plan proposes to limit the cost of health care coverage to 8.5 percent regardless of income. This would result in an immediate increase in subsidies for those under 400 percent (equal to annual earnings of less than \$52,000 per year) of the Federal Poverty Level. For those earning over 400 percent of the Federal Poverty Level in most of the nation, this would be the first time federal help was provided to help cover high health care costs.
- The President's plan to expand federal subsidies – with the most assistance going to those who earn less and have been hardest hit by the recession, but also helping struggling middle-class Americans with their health care costs – is one of the most promising pieces of the stimulus package.
- These subsidies help make coverage even more affordable for Americans who are uninsured and earn up to \$52,000 per year, and who already receive help through Affordable Care Act tax credits.
- The plan also addresses the subsidy "cliff" by providing subsidies to Americans earning more than \$52,000 a year, many of whom have been priced out of coverage and who have faced premiums reaching as high as 25% or more of their income.
- Expanding federal subsidies and eliminating the subsidy cliff entirely in the individual market are two of the most impactful immediate policies Congress and the Administration can take to provide financial support for American families.
- Offering subsidies to provide financial assistance during a pandemic and recession is the right approach at the right time and is desperately needed.
- Expanding these subsidies brings access to health care coverage within reach for millions of Americans and puts money each month back in their pockets to help stimulate the economy.

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