# Twitter Thread by Josh Dorner



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## Joe Biden is opening up a Special Enrollment Period for the ACA marketplaces. Here's a■on why this a BFD! 1/

2/ Trump took many steps to sabotage the ACA and its marketplaces. He severely restricted the Open Enrollment period to just 6 weeks and then cut the outreach and advertising budget by 90%. Awareness of dates, deadlines, and options is already low, so this was a big problem.

3/ Last Spring, everyone - including the insurance companies - was urging Trump to open a Special Enrollment Period because otherwise, uninsured people who simply wanted insurance in the middle of the pandemic or people who didn't have employer coverage before couldn't sign up.

4/ But Trump refused, despite reports that HHS/CMS officials favored a SEP. So if you were say a bartender and didn't have coverage through work before the pandemic and lost your job because of it, you wouldn't be able to sign up until November of 2021. https://t.co/AVPSnFBNzS

5/ Biden is now taking this important step that could get MILLIONS of people covered. Because Trump didn't do advertising or much outreach, there is $1 BILLION that is sitting unused in accounts that could be put to work in order to get people covered. https://t.co/e1ZysXWIpj

6/ Outreach and ads are really important because polling has consistently shown that uninsured people (and others) think that comprehensive ACA marketplace coverage is MUCH more expensive than it really is. Here is polling on this from @GetUSCovered. https://t.co/VDdpD5Ddf7

7/ @GetUSCovered polling from last Oct. also found that demand for coverage was very strong and, unsurprisingly, the pandemic has made consumers think having health insurance is more important than it was before the pandemic. Misperceptions about cost are the big obstacle here.

8/ In reality, 4 MILLION people qualify for zero-dollar plans. Yes, these plans have high deductibles, but these folks should also qualify for add'l ACA assistance to significantly lower copays/deductibles. Comprehensive insurance for free is certainly better than no insurance.

9/ Another 4.9 MILLION people qualify for subsidized coverage. 2 out of 3 https://t.co/4cqMfXohVf consumers can find a plan with a monthly premium of $10 or less; 3 in 4 can find one for less than $50 a month. https://t.co/piPSrDlsIl

10/ So almost 9 MILLION uninsured people can get free or subsidized coverage, but only if they know that Open Enrollment is happening, how to check out their options, and that plans are very affordable. That's why the advertising and outreach that Biden will be ramping up is key.

11/ In short, more than 60% of all uninsured people could get covered for as low as zero dollars a month. So Biden opening up a SEP and actually doing the hard work needed to educate people about their options and get them signed up could make a huge difference for millions.