

Dear Neighbor,

No one should ever have to choose between paying for a doctor's visit or keeping food on the table, and no one should be forced into debt or poverty because they couldn't navigate the complicated system that is health insurance. **House Democrats have made significant strides toward making health care and insurance more affordable for all Michiganders by making aspects of the Affordable Care Act (ACA) a part of Michigan law.** Ensuring that every Michigander has access to quality, affordable health care is exactly the kind of security that attracts more people to the Great Lakes State and keeps them here in the long-term.

In service,

Veronica A Paiz



Open enrollment is happening now!



Open enrollment for 2024 health care coverage is taking place Nov. 1 to Jan. 15. Michiganders can obtain coverage by visiting **HealthCare.gov** or by calling **(800) 318-2596 (TTY: (855) 889-4325)**, 24 hours a day, 7 days per week (except holidays).

Important Dates to Remember

- » **Nov. 1: Open enrollment starts** for health coverage for the next plan year. This is the first day you can enroll in, re-enroll in or change health plans through the Health Insurance Marketplace. Coverage can start as soon as Jan. 1.
- » **Dec. 15: Last day to enroll** in or change plans for coverage to start on Jan. 1.
- » **Jan. 1: Coverage starts** for those who enroll in or change plans by Dec. 15 and pay their first premium.
- » **Jan. 15: Open enrollment ends.** Last day to enroll in or change health plans for the year. After this date, you can enroll in or change plans only if you qualify for a Special Enrollment Period.
- » **Feb. 1: Coverage starts** for those who enroll in or change plans Dec. 16 through Jan. 15 and pay their first premium.



Sign up for my email updates at:
bit.ly/3wFUtEx

Affordable Care Act Protections House Democrats Added to Michigan Law

- » **Prohibiting insurers** from denying health coverage based on preexisting conditions.
- » **Allowing Michiganders** to remain on a parent or guardian's health insurance until age 26.
- » **Banning health insurers** from denying coverage based on gender identity, sexual orientation or gender expression.
- » **Eliminating annual and lifetime limits** on benefits.
- » **Mandating that insurers in Michigan offer coverage** that is guaranteed under the ACA, including hospitalization, mental health care, substance abuse treatment, prescription drugs, pregnancy, infant care and preventive services like physicals.



Health Care
2023

State Representative Veronica Paiz

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