

Make the most of these final days by using the following points to encourage consumers to complete enrollment at [HealthCare.gov](https://www.healthcare.gov) for coverage effective March 1.

- **Avoid the penalty:** If your clients miss this deadline, they will likely have to wait another year to enroll, and may be required to pay a fee when filing their federal income taxes.
- **Financial help:** Eight out of 10 people who sign up for coverage at HealthCare.gov qualify for financial help to lower the cost of their monthly premiums. After this financial assistance, seven out of 10 people can find plans with premiums for less than \$75 per month.
- **Free enrollment assistance:** If you or your clients have questions or want to talk through options, enrollment specialists are available 24 hours a day at 1-800-318-2596. To minimize wait times, avoid calling the Health Insurance Marketplace during the hours of 9:00 AM and 12:00 PM Eastern Time (ET), 4:00 PM and 6:00 PM ET.
- **Avoid the last minute rush:** Expect longer wait times if you need to call the Marketplace Call Center January 29 through 31.

For more Open Enrollment resources, visit the [Agents and Brokers Resources webpage](#)