



INSIDER



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Open Enrollment Is Here! We Help You Find the Perfect Plan

It's that time of year again—**open enrollment is here!** From **November 1, 2024** to **January 15, 2025**, you have the chance to secure health insurance that fits your lifestyle and budget.

At Estrella Insurance, we're here to help you find the right health coverage for you and your family. It's like a golden ticket to better health coverage, and making the right choice now means you're set for the whole year ahead.

Why Open Enrollment Matters

This is your opportunity to enroll in a new plan, renew your existing coverage, or switch things up if your current plan isn't cutting it. **Remember**, after January 15, you won't have another chance until next year, unless something big happens, like getting married, losing a job, or having a baby.

Mark These Dates!

- **November 1, 2024:** Open enrollment starts for the ACA Marketplace! It takes just a few minutes for us to find all the plan options available to you, so you can make the most informed decision.
- **December 15, 2024:** Last day to enroll or change your healthcare plan for 2025 (coverage kicks in on January 1, 2025).
- **January 15, 2025:** Final call to enroll or change for 2025 (coverage starts February 1, 2025).

Ready to Dive In?

To get started, head to EstrellaInsurance.com and select Health Insurance. Then you can start exploring plans! It's packed with options, and you can easily compare plans to find one that suits your needs.



When looking for the right plan, keep these key features in mind:

- **Premiums:** This is what you'll pay each month for coverage.
- **Deductibles:** The amount you need to pay before your insurance kicks in.
- **Copayments and Coinsurance:** Those extras you pay when you visit the doctor or pick up a prescription.

And don't forget to check if your favorite doctors are in-network—having access to the right providers can make all the difference.

Expert Help at Your Fingertips

Feeling overwhelmed? Let the experts at [Estrella Insurance](#) help you find a plan that checks all your boxes. Our team knows the ins and outs of health insurance and is ready to guide you!



Who doesn't love saving money? With open enrollment here, now's the time to find the best deal for you. Here's how to maximize your savings:

Shop Around—Don't Settle!

The ACA Marketplace is vast. Check out different health plans and see what's out there. Compare premiums, deductibles, and out-of-pocket costs. By shopping around, you'll discover a plan that gives you the coverage you need at a price you'll love.

Subsidies Are Your Friend

Did you know you might qualify for subsidies to lower your premiums? It's worth checking out! The ACA Marketplace will help you figure out if you're eligible based on your income and family size. This could mean serious savings!

Think About Your Healthcare Habits

When evaluating your options, consider how often you use healthcare services. If you frequently visit the doctor's office, a plan with a higher premium but lower out-of-pocket costs might be best. If you're generally healthy, go for a plan with a lower premium!



Health insurance is your ticket to a healthier, happier life. Here are some reasons why having it is essential:

Access to Preventive Care

Having health insurance means you get free or low-cost preventive services. That means you can access check-ups, vaccinations, and health screenings, sometimes without paying a dime. Catching issues early means less stress down the road.

Financial Protection

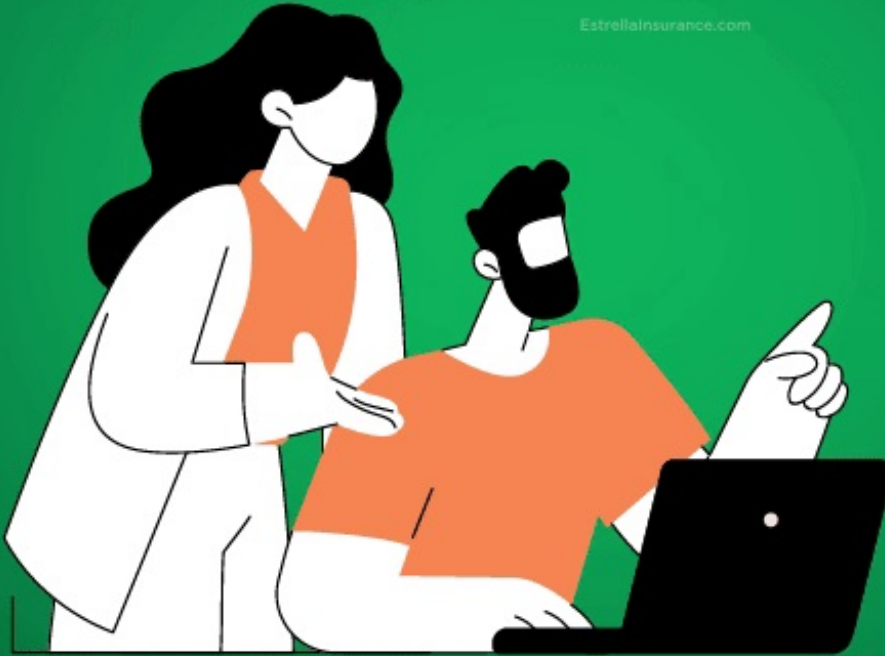
Life is unpredictable, and medical expenses can hit you when you least expect it. Health insurance protects you from those high bills that come with emergencies or unexpected surgeries. With the right plan, you can focus on getting better rather than worrying about how to pay for it.

Better Health Outcomes

Studies show that people with health insurance tend to be healthier. They go to the doctor more often, stick to their treatment plans, and keep up with regular check-ups. Think of health insurance as an investment in your well-being—it pays off in the long run!

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Our agents are ready to lend a hand, answer your questions, and help you find the best health insurance plan for your needs—all while maximizing your savings! Start at EstrellaInsurance.com.



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