

Centers for Medicare & Medicaid Services
Webinar: Champions for Coverage Kick-off Meeting
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>> BETH LYNK: Hello and welcome everyone, thank you for joining us for the open enrollment kick-off call. We will get start in a moment. As folks are joining, we are recording this call. If anyone has concerns about the recording of this kick-off call you can put a note in the chat and our moderator will follow up with you. This is going to be recorded for posterity.

>> BETH LYNK: Melanie comes to us from the HHS and Melanie, I will turn it over for you.

>> MELANIE FONTES RAINER: Thanks so much, Beth, so great to be here with so many of you and see so many familiar names and to speak to the stakeholders across the country. I would like to thank all of you for joining us today and for your continuing support and it breaks down barriers to healthcare for both the underinsured and the uninsured across this country. When President Biden ran he promised to bring down the cost of healthcare and it's clear he is delivering. Thanks to the American Rescue Plan and the special enrollment period which the President opened last year, 2.8 million Americans gained access to affordable healthcare on [healthcare.gov](https://www.healthcare.gov) and through our state-based market places. With the gains made there are 12.2 people enrolled in market places across the country. Many of you played a critical role in this progress so thank you so much. Of course, we still have so much work to do so I truly appreciate you joining us to help enroll as many Americans as possible for the open enrollment period that is just around the corner, November 1st. You are all champions and you are making a difference in the lives of people across the country. Dr. King reminded us that injustice and health is the most inhumane form of inequality. That's because healthcare is more about than about mending bones, it's about peace of mind, economic security and a brighter future for Americans and their families. That's what happens when people can get the care they need and affordable coverage. The Department of Health and Human Services will ensure quality and affordable healthcare and the peace of mind that comes with that. I want to thank my colleagues at the centers for Medicaid and Medicare Services, to Beth and all the team for the critical work you are doing, for this pivotal mole in our country and I'm going to turn it back over to Beth. Thank you.

>> BETH LYNK: Thank you so much, Melanie and I think that puts us -- starts us off on a really great foot so thank you for jumping on. I want to note a couple of folks have found the chat. If you feel so inclined tell us where you are from and we will -- wow, we have a lot of folks from Florida, Houston, Georgia, Washington, D.C., Chicago, Illinois, thank you for jumping on, this is great.

So I think we're going to put up slides on the screen and I'm going to talk us through where we are with our plan for this upcoming open enrollment campaign. Hopefully this will start to generate ideas on your end and outreach you can do in your own community. Welcome to all of you and thank you for becoming a champion for coverage. I wanted to reiterate things that are new for this upcoming open enrollment period. This open enrollment period is about a month longer than last year so people have more time to sign up for coverage than they did previously. So we're excited to say open enrollment will run through January 15th. I'm going to talk us through what the phases of that time period look like and how you can kind of organize your messaging and your outreach but the big thing is that folks will have about 10 weeks to sign up for health coverage during this period.

It's longer for a couple of reasons, thanks for the American Rescue Plan that the President passed into law earlier this year or signed into law, healthcare cover able is more affordable, there is more choice available on the marketplace and more people are qualifying for low-cost, high-quality coverage on [healthcare.gov](https://www.healthcare.gov) or in their state marketplace. You are a key part of getting the word out. Who is eligible for coverage during this open enrollment period? Anybody who lives in the United States in the 33 states that use [healthcare.gov](https://www.healthcare.gov) for their marketplace can sign up for coverage on the federal marketplace. Other states have their own state-based marketplace and they can sign up through those states for that cover able.

I also want to note that anybody who is lawfully present in the United States qualifies for coverage so that means you don't necessarily have to be a citizen, if you are a national, have status, you are eligible for that coverage so we're looking to educate people about what that means. Folks who don't have cover able through their job or another qualified healthcare source are eligible for coverage but we're inviting folks to take a look if they're looking for something that's more affordable than the coverage they have that's an option. Folks are able to sign up by going to [healthcare.gov](https://www.healthcare.gov) and we have a call center available 24 hours a day, 7 days a week with the exception of Thanksgiving and the holidays. We are generally here and able to answer questions and support people.

You are going to hear more from the team about other help that's available but also know that there are -- there is assistance through local Navigators, there are 1500 across the country, a four-fold increase from last year and there are certified application counselors, agents and brokers so we would love your help in connecting people to help that's available in their local communities as we're looking to connect people to the coverage that they need and the coverage they deserve.

I want to lift up the key messages that we're going to be lifting again and, again during this open enrollment period. First there is a new law, the rules have changed. Thanks the American Rescue Plan quality, affordable healthcare is available. It warrants another look for folks who have looked at coverage previously because now more people qualify for savings and that coverage is more affordable than ever. As I mentioned, prices are lower. So consumers are going to be able to find healthcare coverage for \$10 or less per month and more people qualified. So whether you are uninsured or if you're looking to find health coverage at a lower cost this open enrollment period is for you. We know from the message research that folks don't

generally know when open enrollment starts, so right now we want to remind them that it starts November 1. We want to prepare all of you for open enrollment once we get underway and we want to nudge national media to make sure people know this is going to be available starting next Monday. Our ads started October 15th to preview this open enrollment period. We are kicking off with our navigators and all of you and you're going to see the CMS and HHS and the ad administration talk about this, this week. If you go to [healthcare.gov](https://www.healthcare.gov) folks can win show shop for healthcare cover able and preview plans available to them as they're preparing for open enrollment to start next week. They won't be able to enroll yet but they can see what that cover able looks like and you can try out the process so you have a good idea of what you're going to be encouraging folks to do. If we go to the next slide I want to talk about phase 2 which I think is the most critical part, November 1st through December 15th. Here we are going to be driving folks to sign up by December 15th because that will allow folks to get coverage starting January 1, and we know that year-round coverage so January 1 through the end of December 2022 is what most consumers are looking for and we want to help folks get covered as soon as possible.

So we are going to be driving folks, we are going to be driving toward the December 15th deadline for that coverage that starts January 1. We are going to be elevating the lower prices available that health coverage should be in reach for everyone. No one should have to break the bank to access life-saving care and we're going to elevate stories of real people. You are going to see in the preview of our ad campaign we are focusing on real people, real stories and highlighting those trusted messengers, whether it's an example of someone in your community that got an affordable plan on [healthcare.gov](https://www.healthcare.gov) or you and your community organization sharing those personal stories and elevating kind of how easy it is to access. We know that's a key motivator and it's so important and central to our core message and we hope you will help us with that.

We're also going to be focusing during this period on those un- and underinsured communities that Melanie mentioned. We know that barriers to accessing health coverage are not equal so our reach shouldn't be equal either so we are particularly looking at how we can reach out to communities that have been historically un- and underinsured and we are going to do that through a number of key weeks of action and targeted outreach during this period.

I also want to note that you all are invited during this period to weekly partner calls, we are going to send out talking points and resources on a weekly basis on Mondays and we're going to release data on a weekly cadence as well. I want to now focus on the weeks of action that I mentioned. You're going to get the slide and the recording after this call, but I'm going to let this sit here for a second. As you can see, we're focusing as we're driving toward that deadline of December 15th for that year-round coverage in 2021, or 2022. We are going to be focusing on some of the specific un and underinsured populations and we are going to invite you to host an enrollment activity that speaks to these specific engagement communities. A couple of call-outs, November 14th is early childhood education workers week of action and they are uninsured at a higher rate compared to the population and there is an opportunity because many of those workers don't get insurance through employers to engage them in this open enrollment period. Similarly to Gig workers as well and that's an important bit of outreach so encourage folks to

think about that as well as speaking to and engaging affinity groups and constituencies like black Americans, people with disabilities or preexisting conditions, LGBTQ folks to think about how we can help them get covered. That's so, so critical now and always. We know that December 15th is an important deadline but it's not the final deadline.

In phase 3 we are going to remind folks you didn't miss your chance. You have four more weeks to sign up for cover able by January 15th. If you sign up during this period you will get cover able starting February 1st. So we want to remind people that -- we don't want them to miss out so we're going to continue the afford ability message with the additional deadline engagement. There will be a number of other weeks of action that we encourage folks to collaborate with us on and you will see them listed there, engaging young families, young adult so we encourage folks to partner with us on that.

I am going to turn the call over now to Leslie to talk about our sister programs.

>> LESLIE WAGSTAFFE: Hi there, I'm going to talk about the assister programs so thank you, Beth, for that introduction. Just for folks general education, we oversee two different programs, the navigator program and the certificate CMS. The first up is our navigator program established by the ACA to provide funding to organizations to conduct outreach and provide partial enrollment assistance to consumers, including underserved or vulnerable population that have historically experienced barriers and access to healthcare. They are required to provide assistance in a manner that is culturally competent and linguistically appropriate. Navigator are operate year-round and are often viewed as trusted community partners. Our navigators host events to provide general educating about the marketplace or to book enrollment appointments at a later time. These are the types of event we look at our Champions for Coverage friends to amplify. We are looking to the number of awardees that you have and navigators will be provided \$80 million to help with that. We also have the certified application counselor program and these differ from our navigators in that they are not funded by CMS. They don't have the same requirements to do outreach in education although a lot of them actually do and do work year-round. CAC obtain certification to provide marketplace application and enrollment assistance to consumers. Services must be provided without charge to consumers and CACs cannot receive payments from issuers. As of now there are 1200CAC designated organizations that include hospitals, community health centers, social services organizations, county health departments and other groups.

In addition to these programs, CMS registers and trains state license ensures agents and brokers to help consumers apply into marketplace coverage. These agent and broker services are also generally free to consumers and the agents and brokers have to have agreements with the marketplace to enroll folks and they are generally receiving commissions from insurance companies but all consumers who are looking for assistance to enroll in coverage can visit our site here on the screen that's the link. And that's a high-level overview. I am handing this presentation over to Lisa in the office of communications.

>> LISA CARR: Thank you, I'm going to turn it over to Chris, so welcome, Chris.

>> CHRIS KOEPKE: Thank you, Lisa, thank you, everybody. My role here is director of the advertising campaign and the market research that we do to learn more about wheel who kind up in our programs and people who are uninsured. I just want to first of all say that I'm really excited about everybody who is on this call right now, advertising. We do know it's important to people's awareness around open enrollment and motivates people to sign up and I think hearing from trusted sources such as yourselves, healthcare providers, daycare providers and community partners will help people understand and trust the importance of this program for themselves.

So I'm going to get into the advertising and marketing plan a little bit. Our goal is to motivate uninsured people to come to [healthcare.gov](https://www.healthcare.gov) and look into finding a plan that's best for them. Goal number two is to educate and motivate current enrollees to come back every year because health insurance changes. Every year the plans change what they offer, they change their plan structures, it can impact a person's life. Come back, compare, and possibly find a better plan for themselves. People who do that are likely to stay in the program for a longer period of time. The strategy just to reiterate the great information Beth gave us earlier, new law, lower prices, more people qualify. Because of the law that was passed, the ARP, passed in February, we have a better product. Marketing is about advertising and about the product that we are trying to get people to sign up for. We have a better product now than in the history of this program and that's exciting and should be motivating for every one of us. People can get better prices and more people, people over 400% of poverty now qualify. It's fantastic news and I think we saw how that product improvement improved the enrollment in the ACA. Targeting uninsured, African Americans, AAPI, Spanish and English speaking Latinos, we are promoting Navigators, using a mix of advertisements like billboards, television, and digital outreach. We can look at how the ads are doing and shift our strategies as we are going. Also what we call direct response that's use of e-mails. We have millions upon millions of e-mails for people who can to [healthcare.gov](https://www.healthcare.gov), look around, they don't do anything but they gave us their email. By coming back and reminding them it's open enrollment and telling them about other people who signed up and the plans available to them, that's a huge motivator to get people to enroll. As well as those who start an application and stop halfway, remind them of the deadline, gets them to come back and finish their work. I said I do market research, you're going to have to listen to some boring research talk for a minute. We know from a survey we did half of the uninsured knew that prices are lower, and that's fantastic but there is room to grow and we know that knowing that is a motivator for coming back to look. That's why our theme is "New Law, Lower Prices" and we have seen this for all ten years I have worked on the project, 80% of the people uninsured want insurance. It's not that they don't understand how valuable it is, they do understand and they want cover able but there are other beliefs, that work against it for them. Of one of them is that half can find healthcare in other places. They believe they can find healthcare in other places, probably FQACs and what have you. Another half as well also don't fully believe that the affordable plans are at [healthcare.gov](https://www.healthcare.gov), that it's an attainable wish, so it's a desire but is it attainable? New Law, Lower Prices is a great message this year I'm excited about it. We sit down and speak with people, how do they react to our ads, different concepts? What's important to learn and hear from us? We like testimonials, we have done famous people, it catches their attention but they love testimonials. This year they want to know what the prices are so this year

we have gone to price point testimony where we talk about multiple prices. We have used in the past and we will use this, four out of five people can find a plan for \$10 or less. It's motivational for many people but there are a lot of people that are like, what about me? It's too general. I need to know how this looks for me. So we show people who look like them and they can then go oh I see it's a variety of prices, it depends on who you are, maybe I can find something. So we're going to balance and do both things. It's also a belief like when you say lower cost, to feel like, that's a crap plan, doesn't cover much but we talk about hospital care, prescription drugs, there is comprehensive coverage and once they see that they're like, oh, this is a quality plan, it's important.

So some of the message that comes from all of that research. Now open. Like Beth said. The afford ability messages that I talked about. I do want to say that -- because we're the government as well and if we say hey, it's affordable being that turns on people's baloney monitor. You say it's affordable? Show me. Everybody is really from Missouri, she wants to be shown. Saying it's affordable by itself is not impactful. Deadlines are important, people procrastinate on one of them, probably drives my bosses crazy, we need to let them know the deadlines and the importance of coverage for a segment of people and how it works and the quality plans which are comprehensive, doctor's visits, prescription drugs, like I said before.

The actual strategy, we're going to have a national umbrella of television ads, that actually go into the SVMs. I saw lots of people are located in state base market places so we are going to have the national overlay in the 33 states digital ads that we can target and then local areas where there are underinsured and where there are people from different races and ethnicities and language groups where we can micro- and hyper target in those local areas and markets D MAs, counties and down to the zip code areas. So we are going to be broad and specific, strike a balance between the two. So this is like really rough, we're moving on this as we are producing this ad right now. We are producing several like this. These are real people with real stories. How much they are spending. The Hollander's are having a baby, they found a plan for \$29. Murray didn't believe it, he found a plan for \$0 dollars. Iesha for \$179 she is covering her whole family and Taylor said in the end I could have found a cheaper plan but I like my plan at \$52. As you are seeing we are emphasizing the plan for every single testimonial, driving it home that there are good prices and they are affordable.

So this is it in Spanish and as you can see we're popping the prices up on the screen, doing graphics in English on our African American targeted ads as well, but we are doing it in Spanish. We are doing specific targeted outreach on television on the stations where people speak Tegali, Hindi, Korean, Vietnamese, we are going to be on their stations promoting protecting your health and your family by getting coverage, we are going to be in the neighborhoods targeted with posters in grocery stores, local, digital information to the degree that there is assistance in that area we are going to drive them to assistants and navigators as well.

This is an example of the AAPI in a digital form. Looks like the TV ads. Last but not least these are Facebook ads. Facebook has been useful, Instagram, social media channels, especially people giving us e-mails, so we can follow up with them. So these are just examples of ads that

have been impactful in the past. Four out of five customers and the wow, I did it! From one end to the other. Which addresses that, like, yeah, you can sit down and in one sitting -- you know the vast majority of people who enroll do it in one sitting, make an account, fill out an application, get a determination, pick a plan all in one sitting. Thank you very much. I'm going to pass it over to a guy I've been working with for ten years on this project as well who is the single expert probably in the entire world on how [healthcare.gov](https://www.healthcare.gov) works and preparing it for us this year, it's a huge job, Ben Walker.

>> BEN WALKER: Thanks for the kind introduction, Chris and every time I hear what we have planned for outreach and marketing I really get excited. Over the past week or so I have been seeing ads pop up here and there and every time I see them it makes me more excited for what's starting next Monday so good afternoon I'm Ben Walker I help prepare to the execution of open enrollment here at CMS. It's great to be here with all of you and exciting to feel the positive energy coming through Zoom as we get ready for open enrollment. You have had an opportunity to hear from a few of our leaders in the communications and marketing team and I'm going to spend a few minutes talking about how we're thinking about open enrollment in terms of core operations and technology. To go back to the basics for a moment, as you know our ninth open enrollment period starts next Monday, November 1st and extends through January 15th. With that said and this has been said a couple of times today but I want to underscore it, because this is an area that you can help us a lot with. December 15th is an important date and that's the cut-off for most to make January first full year coverage and we know many consumers want that. So you should expect to see marketing communications that highlight the December 15th deadline and we can use your help in making sure that folks understand the importance of that deadline and the difference between December 15th and January 15th and try to drive folks to that deadline since we know that's what most consumers want and expect. After December 15th you will see the messaging shift to January 15th and consumers who make that selection during that final month will have coverage starting February 1st. The second note is consistent with last year we will use 5 a.m. Eastern Time so December 16th 5 a.m. and same with January 15th that's to make sure all the folks on the west coast can finish the process. We want to get enrollees to join and you say we want enrollees to come back. We have more than ever and we are going to continue to stress to them that it's important to actively reenroll each year to make sure they have the right level of savings and the right plan based on their needs. With that noted, as I am sure you have seen from your involvement in prior years, we will continue to have an autoenrollment process for consumers who are current enrollees and don't make an active reenrollment. But we want people to reenroll to make sure they pick the right plan for them and folks that do that are more involved in the coverage touring the upcoming year. During open enrollment, what this year has been about is making the enhanced and expanded tax credits under the American Rescue Plan available and making sure that when consumers come in they can get what they need, get on with their days and nights and everything else going on with their lives. Another focus area for this year has been in making sure we are ready for more traffic. We anticipate because of the success of the 2020SAP, the enhanced financial assistance under the American Rescue Plan we may end up with more virtual consumers on our door so we have spent a lot of time in testing and solidifying our operations to get ready for the higher demand

that we think is out there. Those of you familiar with the look and feel of the website, those will largely be the same this year which I think is a good thing for folks who are out there on the grouped helping consumers. They don't have to worry about learning something brand new just for this ninth open enrollment period. When we think about gradients for success, getting the consumers to the door ask and with the right help is the first step.

Making sure that operations and technology are solid is the second step, and a third step is making sure we have plans that meet consumer needs at prices that work and Beth touched on this earlier and you saw it in the material that Chris went through, we have great news because as you may have seen we released the plans and premiums for 2022 and the news there says that consumers will have more choice and four out of five will be able to find a plan for less than \$10 a month. When you go to that lower level getting consumer-specific, as Chris indicates folks want to do there are great things out there across the country in our 33 states for consumers. So a lot of folks there are 0 dollar plans available and reduced out of pocket costs as well which we know is important for consumers. So we feel like we have the ingredients there and we have the assistance for consumers on the ground through our expanded good afternoon nature tore programs and certified application counsel sellers, marketplace, call centers, lots of places for folks to get assistance and we have plans that we think are going to be compelling and useful for folks so looking forward to working with you throughout the open enrollment period. I want to echo the thanks that other speakers have provided and say we're thrilled to have you across the country working in local communities to help consumers get ask and keep the security of health insurance. Here is to a great open enrollment period. Back to Lisa.

>> LISA CARR: Wonderful! Thank you so much! I'm going to share the exciting resources about champions for coverage and you will learn more about how the champions for coverage works here. There are many benefits to becoming a Champions for Coverage and our goal is to make it easy for you. We have tools available for our Champions for Coverages to be able to help you get out into the communities and we have QR codes that will help you find local help along with healthcare.gov and we have talking points, information about how to connect people to their communities and social media toolkits to share with your followers. We are going to give you an opportunity to get a small, medium or large box and we will ship those out shortly and send you the order forms so you can get those to hold your outreach and engagement activities and events.

The digital toolkit will be posted on our website and that's our new toolkit and it's under [marketplace.CMS.gov](https://marketplace.cms.gov). So we have a new virtual and physical toolkit. We have talking points on fact sheets and information about connecting people. We have a social media toolkit that you can share with followers and weekly e-mails and weekly calls are coming up with updates with the latest team weeks, news and resources to share. We have a one-page reference sheet that includes a list of valuable resources and where to find them and all of these resources are at no cost to you and readily available. As we go to the next slide you will see we have lots of benefits, benefits and we want you all to become a champ I don't know for coverage. If you are not a champion for coverage already, go fill out our online form. We encourage you to use Microsoft Edge. We have noticed that chrome sometimes doesn't work well to see the form but

choose another browser and it will work just great. Once we get your information we will follow-up with you and if you have questions accepted an email to our dedicated champions email address. Note that only organizations can become champions so individuals who wish to join, you just must be affiliated with an organization to send an online request for -- with your agency's name. Now, champions for coverage must not be in a position to profit from their champion designation. If your organization falls under this category but you would like to help us conduct our outreach accepted an email is so we can provide you with the details on how to stay up-to-date on the most recent information. You will see we have lots of ideas on how to engage your community. We want you to take action. There are many ways to share the very good news about open enrollment with friends, family, people in your community, your congregation, organizations that you are part of. And we know that many of you are part of organizations and you want to share it with your members, affiliates and so forth. So send your partners and members and customers to these official resources to learn about the marketplace and to get coverage. So for consumers you want to send them to [healthcare.gov](https://www.healthcare.gov) and if they speak Spanish, send them to the Spanish email. All of the toolkits can be found on marketplace and we continually update that page so check back and see new materials that are we're posting. We have a 24/7 consumer Cal center where you can get help. If you have questions or you want to enroll, we are here for you. That telephone number is 1-800-318-2596 with assistance in over 230 languages. We have a TTY number if you have problems with accessing the regular number. You can find local help, we have a link for that to get local in-person enrollment assistance. You can also send an email to your network about the marketplace, post information at your agency or organization, give out marketplace information to colleagues and consumers, post a conference call, a webinar or other educational event about the marketplace. You can create your own communication materials using our D IY design toolkit or other customizable materials. The links are on the screen and it's on marketplace. You can train your staff ask and members on the marketplace, connect with partners, members, customers through official marketplace social media channels to share their stories. You might want to partner with local, in-person enrollment sessions, provide computers so people can check out the marketplace man's plans and prices. As we said, marketplace window shopping just went live today. This is a great thing to do to help people. You can provide training, resources and other support.

Here you will see we have lots of other information to share, partner resources that we want to make sure you have access to. All of this is on our website under the partner toolkit. So we have lots of resources to share. Theme weeks, as Beth mentioned, every week during open enrollment we will have one or more audiences that we're focusing on to do outreach and engagement around the marketplace. We have physical materials, the physical event in a box and we have the virtual event in a box. We're posting a calendar of event on our website with lots of information that we think you will find helpful. We have information about where to find local help. This is incredibly helpful if you can direct consumers to this website to find people in their community who are educated and trained on how to help people enroll in coverage. These are their navigator and certified application counselors and others who are trained to help people enroll. We have the list of Champions for Coverage and you may want to partner with others in your community. We listed the organizations in the cities and states and this is a wonderful

opportunity to have A Champions event in your community. We listed contact awardees if you want to partners with others in your community and we have a dedicated Champions for Coverage mailbox just to help you to get the help you need to do outreach during open enrollment. That is champion@CMS.HHS.gov. We have the form linked here and remember to use Microsoft Edge, if you can't see the form, use another browser and it will work just great. We have a one-page reference sheet you can share with others and utilize.

Here we have the key marketplace websites. To enroll go to this URL. If you go to the website you can go back and forth to Spanish and English, you will see the button on the top right-hand side. We have partner resources, tools, toolkits on our website on the marketplace website. We have find local help to enroll. There are people here to help you. We want to help you enroll, do outreach at evens and get the help you need to help people get this incredible coverage that's affordable this year. We have a Champions for Coverage website with resources just for you, we have sign-up information, the form, the navigator contract awardees, and lots of great information for you. If you're lacking for more information just shoot us an email and that champions email. You will see the website here for you. We are here to help you. We're excited about this open enrollment period and the difference it's going to make in millions of people's lives and thank you for partnering with us and making a big difference for so many in our communities and our country. I will now turn it back to Beth.

>> BETH LYNK: Thank you so much, Lisa. I think as everyone can hear we're excited to have you, and we want to provide as many resources as we can to make it as easy to you to join us as possible. We all believe and this goes to the very top, whether it's the Sector the President, healthcare is a human right and healthcare coverage should be accessible and easy to connect with and affordable. So that's really threading through all our outreach and work during this upcoming open enrollment period. We're going to do some questions and answers. I do want to note it's awesome to see all of the representation across the country that's on the line here. We've got from Texas to Florida to Utah to Cape Coral, to West Virginia to San Antonio, Texas. Thank you for joining us. First and foremost we had a couple of questions about how can -- what's an example of a successful local event? Or what does it look like to really engage? I think the answer there, and I will invite anyone else to chime in but I will start. The answer is it looks specific to your community. You all are the experts in terms of what your communities enjoy, need, and what will resonate and we encourage you to be creative and to respond to the needs in your community. A couple of examples that it could look like is hosting an event, potentially hosting at a local community center or an urban league location, to invite folks to come sign up for coverage and advertising and post that go those resources, those are available to your community and encouraging folks to come and sign up. Another example is hosting a tweet-a-thon or a "get your questions answered" period, whether it's on social media, doing Instagram live or Facebook live and getting folks' questions answered regarding what healthcare cover able looks like. A third idea to be super creative is folks could do activities or an engagement or toolkit around Thanksgiving and have the giving be the support around healthcare coverage and thankful for cover able and release or share a conversation guide as folks go to the Thanksgiving dinner table to talk about what healthcare cover able looks like. So the sky is the limit and you

know your communities best, we defer to you but as Lisa mentioned there are a number of resources available on the marketplace partner toolkit where we have talking points for you and other resources to engage in and to support your creative planning.

I'm going to note Lisa and John Blonar who have been putting resources in the chat relate to the social media toolkit and other materials. We had a number of questions about that and I would encourage folks to take a look at that. I'm going to go to this next question and I'm going to turn to you, Ben. I saw this dropped in the chat. A question was are those \$10 per month plans just silver plans? And Ben, I wonder if you might be able to explain to folks kind of what comprehensive coverage looks like and some of the trends that we have been seeing because plans are more affordable right now, the possibly more comprehensive plans that might be within reach for folks based on some of the subsidies available.

>> BEN WALKER: Absolutely. We do have just to give a more basic explanation than folks need but there are different levels of coverage that are available in the marketplace and I think what's important to note is that all of them provide coverage for the package of essential health benefits so you've got what we think of as comprehensive coverage, check-ups, doctor visits, hospital, pharmacy with different details for each but that broad package. Then at the different medal level what you're getting is a different balance between premiums and cost sharing. So as a result of the ARP subsidies now, folks are seeing more -- for a long time there were zero dollar plans around and now there are lots of zero dollar silver plans around and because of the ARP consumers are able to get plans more affordable up that value scale, if you will.

One of the things we are trying to focus on this year is that in addition to the tax credits that help make premiums more affordable, another key thing that's important is what about deductibles? Co-pays? Co-insurance? Established in the ACA there are what we call cost-sharing reductions which make that cost sharing side of the house more affordable and those cost-sharing reductions are available to folks enrolled in silver. In the past consumers struggled with I want the lowest premium so maybe I'm going to go bronze and I get higher cost sharing but practices I'm not going to use the coverage, whatever it may be so what we want to do is have folks eligible for those cost-sharing reductions, generally speaking it's folks under 250% of local poverty to look hard at those plans and do a one-click filter to see the silver plans that have the enhanced cost sharing benefits available to them so consumers can see that and understand and find ultimately the right plan that's available for them. So the short answer there is that the increased tax credits make everything more affordable. So we are seeing, you know, a lot of folks being able to get those really inexpensive from a premium perspective not only bronze plans but up the chain and we want to make sure all folks are looking at those costs of coverage this year when looking to enroll.

>> BETH LYNK: Great, thank you so much. We have a number of questions, Lisa, for you, about folks who have applied for -- to be a champion but maybe haven't gotten their confirmation letter yet or are having technical issues.

>> LISA CARR: We have gotten so many requests to be a champion so be patient we're vetting all of them, making sure you are a good fit for this and we want to am I correct sure to share all the great information for you. So please feel free to email us at Champion@CMS.HHS.gov. We will get back to you on that. We would love for organizations to be a champion, for sure and some have applied to be a navigator or to connect with a navigator and feel free to write us, we would be glad to try to help problem solve that, also.

>> JONATHAN BLANAR: If I can jump in and recommend checking your spam folder in case they go to a spam folder because once you are approved you will get a welcome letter and it comes from our IT system so check your spam folder just to make sure it's not in there and if it's not, like Lisa says, email us and we will follow up with you. Thank you.

>> BETH LYNK: That's fantastic. Our last question, Leslie I'm going to turn to you, and I'm combining two questions I see in the chat and in the Q and A. One person is asking can Champions for Coverage add their information to the find local help page and I think maybe if you could reiterate that the purpose and intention on that find local help page for folks and secondly how do folks get connected to Navigators in their local communities.

>> LESLIE WAGSTAFFE: Thanks, Beth. On the find local help page it's intended to connect folks who have been trained and certified to provide enrollment assist answer to consumers. If you are a champion who is a part of a sister organization or your organization has members who are certified to provide that type of assistance, we have listings for both sisters and agent and brokers there for consumers to enter in their information and get connected to help that is close to them Beth, can you remind me again what the second part was?

>> BETH LYNK: So the second question was, how are folks able to connect with Navigators in their community?

>> LESLIE WAGSTAFFE: So one of the ways that folks can connect with the Navigators in their communities is you can feel free to contact folks through that tool as well, but they can also contact their CMS contacts in the regional offices as well to make those connections because they will also be in regular contact with the folks on the ground and they have regular contact with knowing the events and also who the people are in those specialized regional areas.

>> BETH LYNK: Thank you, Leslie. I want to thank our speakers and everyone who provided this robust overview of information for everyone on the line. I want to thank everyone for joining this Champions for Coverage kick-off and I want to note that is not the last you will be hearing from us. As was mentioned multiple times on the call we are going to have weekly e-mails and resources coming your way, we will have weekly calls where we will be able to talk about the message of the week and other resources that are available for you and we are always available at that champion email inbox in case you have additional questions. With that we want to say thank you for stepping up and being a Champion! We are looking forward to working with you during the open enrollment period. Let's go get it!

(End of presentation.)

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