Centers for Medicare & Medicaid Services

2023 Health Insurance Marketplace Open Enrollment Period Stakeholder Webinar

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Kyla Ellis: Good afternoon, everyone and welcome to our fourth 2023 Marketplace Open Enrollment Stakeholder Webinar. I'm Kyla Ellis, Senior Advisor to the CMS Administrator. Thank you so much for joining us this afternoon. Today I'm joined by several speakers. Bruce Alexander, the Director of the Office of Communications here at CMS, will provide opening remarks. Dr. Ellen Montz, the Deputy Administrator and the Director of the Center for Consumer Information and Insurance Oversight (CCIIO), who will give us an update on open enrollment. Dr. Steven Goldman, the Lead Navigator from Legal Aid of Oklahoma, and Cristian Alarcon, the Program Director of MHP Salud, who will both share some highlights about engaging with consumers during this open enrollment period. Stefanie Costello, who's the Director of the Partner Relations Group at the CMS Office of Communications, who will showcase our partner resources that are available for use as we wind out open enrollment this year. Lastly, I will moderate a Q&A session and provide some closing remarks. So, before we begin, just a few housekeeping items. As usual, this session is being recorded. The recording and the transcript will be posted on marketplace.cms.gov following the event. Also, while members of the press are welcome to attend this call, please note that all press and media questions should be submitted using our Media Inquiries Form, which is available at cms.gov/newsroom/media-inquiries. All participants will be muted and close captioning is available using the link shared in the chat by our Zoom moderator. We will have some time for Q&A towards the end of the webinar, and we'll be answering questions throughout as well. So, please feel free to submit questions using the Q&A function at the bottom of your screen. We'll do our best to get to as many questions as possible. And with that, I will turn it over to Bruce Alexander, the Director of Communications here at CMS, who will give us opening remarks. Bruce?

Bruce Alexander: Thank you for the introduction, Kyla. Good afternoon, everyone, and thank you for joining us today. I'm Bruce Alexander, the Director for the Office of Communications here at CMS, and I'm pleased to be here with you today to share some opening remarks on behalf of our agency. First, I want to thank each of you for your support during the 2023 Marketplace Open Enrollment Period thus far. With your help, we've been
able to enroll more people into quality coverage through the Marketplace. On December 27th, 2022, the Biden-Harris Administration announced that Affordable Care Act Marketplace enrollment continues to outpaced previous years with nearly 11.5 million people selecting a health plan nationwide as of December 15th, 2022 – a key milestone marking the deadline for coverage starting January 1st, 2023. About 1.8 million more people have signed up for health insurance or an increase of 18% from this time last year. That is absolutely phenomenal news. This work could not have been possible without YOU – our trusted Champions for Coverage organizations, Navigators, Certified Application Assistors, Agents and Brokers, Partners, and other Stakeholders. During these final days of open enrollment, we’re encouraging customers – even those who currently have coverage through Marketplace – to visit healthcare.gov to see if there's a plan that's even better that meets their needs at a lower cost. Remember, four out of five customers can find health coverage for $10 or less per month after subsidies. As we approach the January 15th deadline, please continue to urge customers to enroll at healthcare.gov. Those enrolling now will have coverage that starts on February 1st. Help us continue the momentum and connect as many people to healthcare coverage as possible during this enrollment period. Again, thank you all for your continued support and hard work as we work to increase access to affordable coverage options among the uninsured and underinsured. And thank you in advance for helping us spread the word during these final days of open enrollment. With that, I'd now like to turn it to Dr. Ellen Montz, Deputy Administrator and Director for the Center of Consumer Information and Insurance Oversight to share Marketplace open enrollment updates. Ellen?

Dr. Ellen Montz: Hi there. Good afternoon, everyone, and thank you Bruce for the introduction. Great to be back with you all today. I think I opened up the first webinar in this series when we opened our doors to this 10th open enrollment. This 10th open enrollment has already been a historic success. And I wanted to do two things with you today. One, as Bruce just did, celebrate a little early an incredibly successful historic 10th open enrollment period and much more to come. And second, remind folks about deadlines and a little bit about what is on the horizon as we look toward the end of open enrollment. So, first, just to reiterate and say the numbers again because it's so nice to say. As Bruce mentioned, the Administration announced a couple of weeks ago that in the federal Marketplace, nearly 11.5 million people had selected a health plan on healthcare.gov states as of that December 15th really important deadline for coverage starting January 1. That includes 1.8 million more people than the same time last year, that 18% increase. And we know these record numbers are the result of two things, two main things. One is the incredible affordability that we have this year continuing the success of the increased tax credits that are available to customers. And I just couldn't emphasize how important these additional credits have meant to folks that are coming to sign up. And I know that you all see that every day as you work with customers to show them the incredible options on the
Marketplaces and also, I'm sure much to their delight the affordability therein for these quality affordable options.

Second reason we've had so much success is this outreach and enrollment effort and you all are very much a very large part of that. And so, I always like to say affordability is necessary but not sufficient to ensuring folks across the country are covered. In particular, ensuring folks across the country who traditionally have been underserved by outreach and enrollment efforts and by that kind of education that is necessary to understand our options that you all are kind of providing that capability to really reach folks where they are. And so, just very, very big thank you. I will also say stay tuned. We have our regularly scheduled reporting on both federal Marketplaces and state-based Marketplace numbers tomorrow. And I think you will see this very nice trend of incredible enrollment to continue, and I want you all to celebrate your successes and as you see those selves in those numbers tomorrow. Second, I want to pivot to kind of what next. Again, as Bruce said, there's still time to enroll. We have five very important days left, and I want us all to use every single ounce of it. And so open enrollment ends at 5:00 am Eastern on January 16th, that's 5:00 am Eastern midnight Hawaii time. We squeeze everything possible we can out of that 1/15 deadline. And so, we appreciate you all's efforts to help us get to the finish line. Let's finish this one strong, and I know we will. And finally, I would be remiss if I didn't mention what I know will be on many of your minds as we move beyond this year's open enrollment. And I'm glad it will be on your minds because folks really need your help, and that is on Unwinding. As you may know, the Consolidated Appropriations Act (CAA), which the President signed late last year, means that we have a date certain for when Medicaid and CHIP agencies across the country can return to their regular redetermination posture. That kind of is independent of when the COVID-19 public health emergency ends. So, this Medicaid Continuous Enrollment Requirement will end on March 31st with the first Medicaid transitions with those terminations potentially effective April 1. Again, the CAA does not address the end of the public health emergency. And as of today, the public health emergency is still in effect. But I do want to provide one last thing, and that is to really emphasize that over the past year, CMS and this Administration and in partnership with state Medicaid agencies, state-based Marketplaces, Assisters, Navigators, Agents and Brokers, you name it, we've been developing robust plans in place for mitigating coverage loss where possible in helping ensure that folks remain in Medicaid and CHIP, where that is where they should remain, and that individuals no longer eligible transition to the right coverage, whether that's to affordable plans in the Marketplace or potentially employer coverage. And so, I really want to thank you all for our collective efforts that we will do together to make one of these largest healthcare transition events that we have seen successful for folks and making sure they wind up in the right coverage. Unwinding is not the topic of this webinar, and there's much more to come from us here, but I did want to mention it. In the meantime, you can visit medicaid.gov/unwinding for all of the latest guidance that is put out by CMS. I will close by just saying a thank you again. This has
been an incredible open enrollment, and I look forward to the work we continue to do together and the work that we do in these last five days. With that, I think I'll turn it back to Kyla.

**Kyla Ellis:** Actually, I will turn it over to our Navigator colleagues. So, Dr. Steven Goldman, I think you're first.

**Dr. Steven Goldman:** Thank you and howdy from Oklahoma. This is Ancient Mariner Navigator, Steve. And when it comes to outreach, we really think about two groups. There are the folks who know they want or need coverage, they're sick, they take meds, they see providers often, they really do want coverage. And there's that larger group of people who are uncertain whether a health plan is going to be useful for them. For them, cost is a major factor, especially if they don't need it right now. For the self-employed folks, often they're thinking about avoiding medical bankruptcy. So, it's key to aim for folks who are eligible for discounts. That's all those self-employed folks or folks who work at businesses that are too small to offer coverage. And that crosses a wide range of incomes especially since for self-employed independent contractors, it's their lower net income that counts towards discounts. Next slide, please. For in-person outreach, we've learned to piggyback on other people's meetings, go to the regular meetings of other groups that already have plenty of attendance, and just ask those other groups for 10 or 15 minutes to talk about health insurance. Also, it's proved important to meet with other health workers, other health professionals here in Oklahoma's, especially in mental health. Because if we can get providers to recommend having health insurance to their patients and refer to us for unbiased complete help and looking at the Marketplace, that works out well all around. When it comes to the website or social media, we've learned that people think about their health and health insurance mostly in the evening or the middle of the night. And so, you need 24 hour seven day a week access, and that's a website and social media reminders. Next slide please. I want to share a couple of examples of our work. On the left, you see we really aim for people who are on their own for health insurance. That's the Marketplace audience. If you're unsure about qualifications or if it just seems so complicated, we'll help. We're nonprofit. We're not insurance agents. We tell people right away. But we want to especially aim at folks again who are eligible for Marketplace discounts. Make it clear that we show people all the plans from all the companies. Next slide please. Here's some more of our social media. Upper left-hand corner you can see on your own for health insurance. That's the Marketplace audience. If you're unsure about qualifications or if it just seems so complicated, we’ll help. We're nonprofit. We're not insurance agents. We tell people right away. But we want to especially aim at folks again who are eligible for Marketplace discounts. Make it clear that we show people all the plans from all the companies. Next slide please. Here's some more of our social media. Upper left-hand corner you can see on your own for health insurance. Down at the bottom in green, we stress our website and that we help all Oklahomans find health insurance because we want to be clear that we help all income ranges, that we are local to Oklahoma, and that we do Medicaid or Sooner Care also. Next slide please. We know that cost is really the main concern. And so, the dilemma is we can't ask people their income until a consent form is signed. So, in outreach talks, how do we talk about affordability? And that's by looking up how high income can be in the local area and still have a zero premium. And here for Oklahoma, using the [https://www.healthcare.gov/see-](https://www.healthcare.gov/see-
plans/#/, generally zero premiums up to $35,000 or $53,000 for a household of two or $85,000 for a household of four. That lets us quote numbers to people and get over that cost barrier for folks. Interestingly, in Oklahoma, we find that there can be significant differences in the rural counties, and you see the higher income figures there for zero a month premiums. So, in outreach, our navigators can have the custom numbers for the county that they're talking with. We also find that it's important to emphasize to folks that their kids stay on Medicaid because people like their kids on Medicaid and want to make clear that it may be only adults who have to pay for Marketplace. Kids stay on Medicaid. And also, advertising, there's now more eligibility. Take another look. There are more discounts for spouses and kids when job plans are involved and that gets complex. We're going to see the same thing during Unwinding, as Ellen mentioned, which is situations where spouse A is on a job plan, spouse B is on Marketplace with tax credits and the kids are still in Medicaid. So, also for that Unwinding transition, letting folks on Medicaid who are accustomed to paying $0 a month know that there are Marketplace plans at $0 a month also. So, next, let's learn from our friends in what we call Baja, Oklahoma or Texas. Here's Cristian Alarcon, the MHP Salud Project Director.

Cristian Alarcon: Yes, thank you Steven. I appreciate it. So, hello everyone, hope you are doing well. My name is Cristian Alarcon. I am the Program Director for the Navigator Program at MHP Salud. First off, I want to thank CMS for giving us the opportunity to be at this webinar and I hope I'm able to provide some insight into our navigator program. So, MHP Salud has been fortunate to be a navigator grantee since the inception of the ACA, which is something we're really proud of. Our program currently covers 63 counties across southern Texas, including all the border counties and our target population are underserved Hispanic Latino communities. Next slide please. So, I'd like to begin by talking a little bit about our model and philosophy at MHP Salud because it's really important to how we interact with the community. So, MHP Salud uses the community health worker or CHW model to implement community-driven programs. For those who are unfamiliar with CHW work, community health workers are essentially individuals who are from and serve the communities they live in. Their understanding of local culture, language and resources allow them to be an effective catalyst for supporting health initiatives with cultural awareness and sensitivity. In this instance, we use community health workers as navigators to help find, educate, and enroll consumers into the Marketplace. We have two main approaches or strategies for finding and enrolling individuals and families. Our primary strategy is community-based outreach, whereas our marketing efforts are more supplements and give us that extra reach that our staff on the ground aren't able to do. Under community-based outreach, we focus on attending local events such as health fairs, food distributions, resource fairs, etc., also developing partnerships with community centers, libraries, and housing authorities. We have other types of partners as well, but these are kind of like the main ones we wanted to highlight like, for example, churches, right. Churches can be a big partner as well. Under marketing efforts, we do TV ads, radio
ads, local interviews. So, a lot of local stations or just stations in general have free nonprofit sections where you can promote your services. Also we like to get connected with local organizations because, for example, they may have bulletin boards or mass emails that they send up to their clients and in some cases even do Facebook lives to share their and other resources from the community. So, those have been some successful tactics that we've used. We're also active on social media and participate in phone banks, which I'll talk a little bit more about on the next slide. So, next slide please. So, our most successful form of appointment generation is person-to-person outreach through the community-based strategies I just mentioned. It's important for us to be present and visible in the community to build positive relationships and trust with our consumers. With this trust, we've been able to create a base of returning consumers that come to us each Open Enrollment Period, and that base of returning consumers increases every year. Additionally, we set multiple contact points with our consumers throughout the year to follow up with them. We want to ensure the plan we help enroll them into is working or assist them with any questions they may have throughout the year. Most importantly, we want our consumers to keep us top of mind when it comes to anything related to health coverage so they're sure to come to us first. Ultimately, word of mouth has actually become one of our most successful tools for obtaining QHPs. We provide a quality service and I firmly believe that we provide a quality service. When you are able to provide that quality service to someone, they will turn around and tell their neighbors, their friends, their family, and we've seen that many people get referred to us by consumers we've already assisted. And to this point, we're sure that after any appointment we're intentional to share our flyers, business cards or any information they may need to contact us again or so they can take that information and share with someone else. We've also created strategic partnerships. With these partnerships, we're able to have access to their events and venues or facilities to share and provide our services. Additionally, we create referral systems with our partners so that anytime they come across someone they may need our service, they're assured to refer to us and vice versa with them as well as referring to them for their services. To name some partners, of course, we have community centers, local organizations and businesses, local government, housing complexes, school districts, and home health agencies. Of course we have a long list of partnerships, but these were the main ones that we wanted to highlight for this presentation. And then lastly, the last thing I wanted to mention was some successes we've had with phone banks. For those who are not familiar with phone banks, they're essentially like telethons. And essentially, we contract TV stations in our case mostly like Telemundo or Univision to help promote our services through interviews that we've done with them or ads that we've either created with them or ads that we've shared with them. During this timeframe that they're promoting our services, let's say for example from 4:00 to 10:00 pm, we have navigators answering callers’ questions live about health insurance. And through this we've been able to generate appointments as well. It's honestly a fun and good way to put your services out there and for the community to see who you are and what you do. And we've had some success turning those callers into QHPs as well. We've also learned
that we have great natural public speakers on our navigator team who are great in front of camera and we're able to use their skills to our advantage. And if we have time, I did put a video. Oh yeah, we don't have time. That's fine. I love chatting about anything navigator related so here's just my contact information if anyone else would like to get in touch. And thank you. And now I'd like to turn it over to Stefanie Costello, Director of Partner Relations Group at CMS, to walk through some of the Marketplace partner resources. Stefanie?

Stefanie Costello: Great, thank you so much. Those were two really great presentations. I know you all packed a lot into a short amount of time and hopefully those resources and ideas and tips can be useful for these final days of open enrollment, and throughout the rest of the year for special enrollment periods and as you all get ready for next year's open enrollment. But today I want to talk a little bit about our last week of open enrollment and some of the tools we have available. I'll put the link in the chat, but I want to make sure everyone knows that this last week of action for this open enrollment is our Early Childhood Education Workers Week of Action, it's also our Young Adults Week of Action, and then we have a Last Chance Week of Action, your last chance to enroll. I know one question was if toolkits and graphics are available. Well, for all of these weeks we do have toolkits and graphics available in both English and Spanish. That includes some talking points, five things you need to know, and social media messages and graphics for each of those weeks. So, I encourage you to go to our webpage to get information on those and I will put them right now in the chat to everybody. And then I do want to let folks know that the webinars are recorded and posted and so we will be posting this. Unfortunately, it won't be by the end of the week. I know we're all really busy here with this last week of open enrollment, but they will be posted soon. So, we encourage you to check back for those slides and transcript once they're posted. I'm also going to put a link in the chat that will take you to a registration page for our Unwinding series that Dr. Montz noted because Unwinding is starting and we have a date. So, those of you all who are interested in finding out more information about how to support the Medicaid Unwinding and the end of the Continuous Enrollment, I'll put that in the chat and you all can take a look at that for registering. That call will be on January 25th. And with that I'm going to turn it over to Kyla.

Kyla Ellis: Thank you so much Stefanie, and of course, as usual we have so much information packed into these calls that we are at time. So, we're not going to have time for full Q&A. I did want to just address one question quickly about the family glitch population we know are potentially newly eligible for this year's open enrollment. The CMS team has engaged in specific outreach to people who may have been denied coverage in the past because they fell into the family glitch. So, that is a population we've really been reaching out to. We are excited to be able to analyze numbers after open enrollment is completed and that will include trying to get feedback from navigator experiences about how to
improve the consumer experience, outreach, etc. once we're through this and can try to figure out how many people were caught within the family glitch. So, just some housekeeping at the end, thank you so much to all of our speakers for saying such important information about the Open Enrollment Period. I also want to thank you as attendees. We encourage all of our partners to use the materials available at marketplace.cms.gov as Stefanie mentioned, and to really participate in the theme weeks to be spreading the word. As I mentioned at the top of the call, we will be posting the recording and transcript and materials from this webinar to marketplace.cms.gov in the week or so. And then please join us for our last webinar of the OE10 enrollment cycle, which will be Tuesday, January 31st at 3:00 pm. To register, you can use the link that's posted in the chat or in the email that you received for this event. And I do want to just flag that that was originally scheduled for January 24th, but it's been moved to January 31st. You do not need to re-register. So, thank you so much again and we hope to see you on the 31st. This concludes our webinar and please have a great rest of your day.