

Centers for Medicare & Medicaid Services
Marketplace Open Enrollment Weekly Partner Meeting
Thursday, November 18, 2021
2:00pm ET

Webinar link: https://cms.zoomgov.com/rec/share/OooFOIUDAh9ieEjQJe_i8bMfHcgyZ-mclFI9zEflPkp6yRXYvFfGM4nXBGtwSk6b.5vai3nMe6TXdGts6 Passcode: 2xz4Y+.a

>> Lisa Carr: Welcome, everybody. We're waiting for all of you to join. The participation number is ticking up there, so we'll wait for the rest of the group to join. So, welcome.

Great. Thank you for joining us today. As you see, the meeting is being recorded. We'll also have a transcript that we'll post on the page for all who want follow-up information. Thank you for joining our call today. We appreciate you taking time out of the day to join the weekly Partner Engagement Meeting where we focus on course of action and hear from administration officials about the upcoming week.

We have exciting news to share with you today. Our new spotlight, was released for enrollment numbers for week 1 and week 2 we had 851,000 people. 851,000 people join the Marketplace this past week which brings the cumulative number 1.6 million people signed up for the Marketplace so far. We're thrilled to have high numbers early on. This is new for folks that's available out there. And we want to thank you for sharing the Marketplace and affordable coverage that's available.

We have wonderful speakers that include Amy from CMS Consumer Information and Insurance Oversight Office. She's the deputy Director, Division of Small Business and Aging Brokers and we also have two other Partner speakers who will be joining us as well. I would like to turn it over to Amy so she can share with us information about small business insurance options.

Welcome, Amy.

>> Amy Spiridon: Thanks for having me, Lisa. Thanks for joining today. My name is Amy Spiridon. I am Deputy Director for the Small Business Aging Innovation at CMS. I want to talk in anticipation of next week's Small Business Week of Action. I want to talk a little bit about the health coverage options available to small employers. Small employers, generally those with 1 to 50 employees, is an important source ensuring small business employees have coverage and this can help improve employee satisfaction and retention.

Small employers have options for providing quality, affordable health insurance to their employees, namely a group health insurance plan, such as a plan through the Small Business Health Options Program, what we refer to as SHOP, provides coverage to eligible employees. When an employer utilizes the shop that business owner to offer employees one shop plan or selection of shop plans to choose from.

Shop plans offer quality, affordable health coverage, medical, and dental insurance. Small employers who have 1 to 50 employees have choice and flexibility in terms of health coverage they offer to their employees.

I would note shop plans are generally the only way that an employer can qualify for small business health care tax credit for IRS. That can be worth up to 50 percent of the employer's contribution on the premium costs for employees.

So, if employers are interested in shop coverage, they can visit our [Healthcare.gov](https://www.healthcare.gov) Small Business page, which I'll put a link to here in the chat in just a minute. And they can check the availability of shop plans in their area, as well as there's a shop eligibility determination form that the employer can use to confirm that they are eligible for shop, and then, you know, if there are -- if there a scenario where there are no shop plans available in a particular area, there are still some coverage options available directly through

an insurance company, or the employer could work with a health insurance agent or broker to find additional coverage options.

So, I would also note, you know, that if business owners don't have any employees, or if they are self-employed, we've encouraged them to use [Healthcare.gov](https://www.healthcare.gov). The Marketplace for individuals and families, to apply and enroll in coverage -- in the coverage that fits their needs.

So, I'll drop a link here in the chat to our Small Business page, but there's a variety of resources there to help employers compare coverage options, find out more about shop, and, as I mentioned, check availability of plans and receive a shop eligibility determination. So, I'll drop that link in the chat right now.

Lisa, that's all for me.

>> Lisa Carr: Wonderful, thanks so much. We appreciate your time today. As Amy mentioned next week is Small Business Saturday. It is on November 27th. We're thrilled to have all of that information for small businesses. Next week is also our Thankful for Coverage Week. This is around Thanksgiving and we have some really helpful speakers to address the Thankful for Coverage component of our week. I want to introduce Mina Schultz with the Young Invincibles, Mina is Outreach and Program Manager who will share information about what Young Invisibles is doing next week. Welcome, Mina.

>> Mina Schultz: Thanks, Lisa, so glad to be here. As Lisa said, I'm the Outreach and Program Manager at Young Invisibles. If you're not familiar with Young Invincibles, we're national non-profit that works to uplift young voices and security opportunity in this generation. From our name we got our start advocating for acceptable, affordable and equitable health care. We've branched out to include higher education and workforce development but we continue to advocate for quality health care and coverage for all. So, we've been a leader in the outreach community since the beginning. We dedicated to the certification application counselors and pretty much anyone who conducts outreach in Open Enrollment and year-round. Beside the state and advocacy efforts, we lead the national Get Covered Coalition. This is a network of over 600 members who work in the outreach and enrollment space. The coalition serves as a resource to support the work of this community. We hold monthly meetings, we provide trainings and webinars, we offer outreach and consumer education material, and we generally offer programmatic assistance to Navigators and Assister programs, if they have questions we try to help them out. Some materials we're offering for this Open Enrollment includes our toolkit which includes everything you need to know about Open Enrollment. Outreach best practice, sample social media, e-mail, player, as well as Week of Actions calendar. The toolkit is also available in Spanish and we have an abbreviated version for those who want to do some outreach, but might not be as familiar with Open Enrollment.

So, we've also got shareable graphics with general messaging about Open Enrollment as well as some specific to the Weeks of Action, so you can kind of pair those up with our social media messages that we provide.

Each week, during Open Enrollment, coalition members also receive a newsletter with updated graphics for the next Week of Action as well as social media messaging that you can copy, paste and throw out there or you're welcome to use as template for your open social media.

Lastly, I want to invite everyone to join us next Tuesday the 23rd at 3:00 p.m. Eastern for annual Thankful for Coverage Twitter chat for Thankful Week of Action. We'll talk about all of the benefits of getting covered and how people can take advantage of the current Open Enrollment period and expanded subsidies to get covered now.

If you're not familiar with Twitter chats, these are simple waste to get involved in getting the word out, which means the more voices the better, the more of us in the conversation, the more will be heard. So, we provide the chat guess advance and also offer sample responses to make it easy as possible to participate, especially since everyone is super busy right now. We've got a ton of consumers interested in

Open Enrollment and also coming up on a holiday. We also have a guide to help you participate in the chat. Again, if you're not familiar with those. So, yeah, we hope you'll join us. I think all of that information, all of our materials, is going into the chat as well as chat script so you can prepare. Again, the more voices the better. So, please come and share your knowledge and your perspectives with us. So, again, those materials will go into the chat. I'll also put my e-mail in there in case you have questions, or if you're interested in joining the coalition, if you're not already a member, and you can just shoot me an e-mail and we can connect.

So, thank you again for CMS, having me here today. We are so proud to be a part of Champions for Coverage. It's such a great resource for the outreach and enrollment community as evidenced by everyone here on this call today. I wish you all a smooth Open Enrollment and a great holiday and I'll hand it back over to Lisa.

>> Lisa Carr: Wonderful. Thank you so much. Mina. We're so glad Young Invisibles are involved as a national leader in so many areas, I really encourage you to check out the links that she puts in the chat function.

I now want to introduce Dr. Lisa Buchanan. Dr. Buchanan was enrolled in Marketplace coverage through one of our national Partners, the National Baptist Convention USA Inc, and we're thrilled Dr. Buchanan can share with us her Thankful for Coverage story today. Welcome, Dr. Buchanan.

>> Dr. Buchanan: Thank you so much. I want to thank you each and every one of you for giving me the opportunity to share my story. As I was thinking, I guess you can say my story went from tragedy to triumph. I was first working at a for-profit job, had full coverage and everything, and then I took another position that was covered to me as a Director of a Residential Treatment Center for a non-profit and I found myself without any insurance. And my story might not be so unique to other individual, but one major thing that happened to me, why this coverage is so vital, and so important, and I'm so grateful and thankful for it, because my husband got infected with COVID-19 in January of this year, and all of a sudden died, January of this year. So, I found myself without any coverage and without any family that would give me that safety net in order to get on the family plan. So, what was I to do? Thanks be to God. To Dr. Tally, Dr. Minor, Mrs. Minor, Oak Hill, R.C.D.C. for flooding the information and waves in Mississippi with information about ACA. I had my first encounter with Dr. Tally and the Minors and Miss Minor and the whole team like four, five years ago. And I remember the information coming through the church bulletins, been announced in church services, being announced through e-mails, through being announced through mail. I mean, I was just flooded with information not only about COVID Mississippi but healthy kids in Mississippi. And I never thought that I would be an individual that might have to take advantage of these coverages. Now, did I have a problem with the coverages? Of course not. I tried to recommend, or refer as many individuals that I knew that would profit and profit from the information and they were grateful to finally have coverage. I remember specifically someone telling me their story because of my back drop or background I've been in the field of substance abuse counseling for over 20-some years. Being in that kind of field sometimes we mess up or individuals mess up every bridge they have. So, trying to work with individuals trying to get back establishing society, sometimes because they have pre-existing conditions, people don't want to listen to them. But this company did. And I'm glad they listened to me when I needed a hand up.

So, the day that I was about to be dropped from my insurance, was the day I was able to get covered fully again by ACA.

So, again, I say, I am grateful, I am thankful, that you gave me this opportunity, just to share a little bit about my story, and about the tragedy to triumph, that it did for me in my personal life. Thank you so very much again.

>> Lisa Carr: Thank you so much, Dr. Buchanan for joining us, we thank all of the Navigators and

Assisters enrolling folks across the country, including Dr. Minor and his whole group down in Mississippi that is making a big difference in that community, so thank you.

I'll next turn it over to Ben Walker and I'll give us a quick update how the Marketplace is going.

Welcome, Ben

>> Ben Walker: Thanks so much. It's good to be back with all of you, I'll be quite brief. I'm excited to be brief. Because the weather report is things have been quite smooth and steady since Open Enrollment started, really. We've been keeping a close eye on things and as you've seen in the snapshot report that we released today. Hopefully you had an opportunity to take a look at that. Lisa mentioned it at the top of the call, we had a really strong second week and everything indicates that we're seeing, you know, good traffic. New folks are coming in to get coverage and existing consumers coming back and making sure their information is updated and selecting a plan for the upcoming year. So, nothing major to speak of right now that would get in folks way of getting through the process.

The other thing I'll note here, many of you who have been with us for a number of years know we have periods of time Sunday mornings where we do scheduled maintenance on the site. We have to limit the available people applying to enroll. We do that at the lowest volume periods. Nevertheless, we are excited. As of right now we're done with that through the December 15th deadline. We should be up and available 24/7 through that December 15th deadline. Even be up on Thanksgiving for folks who want to come in and maybe take a break from their lunch or dinner, however they do it, and look for health insurance. We'll be out there and ready to support them.

The other thing I'll note, if you've attended one of these sessions in the past, you've heard me talk about the importance of making sure that not only are we reaching out to those folks who are without health insurance, but also, we're making sure that that huge population of folks who are already enrolled with the Marketplace know how important it is to come back on or before December 15th. And what we're seeing in our reports, I'm really excited about this, the work you're doing to have enrollees come back are really successful. We're seeing excellent numbers among returning consumers which is important because they have eligibility for the coming year and a plan that best meets the needs for the coming year, we know when they are making selections active year after year, that they are maintaining health coverage over time which is what they're shooting for here. That's where I'll be good for today. Again, thanks for all of your detailed work. Rest assured we'll be keeping a close eye on what's going on throughout the Website and all of our various support channels to make sure things stay as smooth as possible so you can get your work done.

>> Lisa Carr: Wonderful. Thank you so much, Ben. We're so excited everything is going smoothly and lots of folks are getting enrolled. We have new resources to share with you. I'm going to share my screen and make sure you can see some of the new materials we have, this is the Marketplace Website. It is Marketplace.CMS.gov. It's Partner Tools and Toolkits page under Outreach and Education.

We have really helpful tools available. I want to make sure you can now order Event in a Box. It is a physical box we will send you for free. It includes Marketplace outreach materials that will be shipped to you. It includes conference card, brochures, posters, stickers and more. It's available in English and Spanish or a 50/50 mix. And some materials can be customized by ethnicity. We have fillable conference cards with photos of people who are Native American, Latino, African-American, AANHPI and Caucasian, those cards really helpful. If you're reaching out to certain populations and you want it to reflect the population that you're working with or the audience that you're working with, or stickers have QR codes on them and they go to Healthcare.gov and FindLocalHelp.gov. That is so helpful because if folks are trying to enroll, and they need to find a Navigator or Assister, the Find Local Help QR code will send them right to that Website. Healthcare.gov, is of course the Website that people used to enroll. So, we encourage you to order those Events in a Box. If you click on this link right here, it takes us to the

order form, and we have three sizes, small, medium or large. But, again, feel free to order these. These are here for you.

We have downloadable materials which are Virtual Event in the Box. All of the materials that are in the Physical Event in a Box are also here if you want to download them. We have a reference sheet, talking points. Here are our Theme Weeks. If you're wondering what Theme Week is next, it's all right here. And for each Theme Week, we have a toolkit and this is a Theme Week toolkit. This is the week for this current week, November 14 to 21 and it includes talking points, social media graphic, links to more of the graphics online, even a drop-in article with five things consumers need to know. We think you'll find this especially helpful. We encourage you to check out these links each week. We look them up here usually by Monday, so, feel free to check that out.

And feel free to use these other toolkits throughout Open Enrollment. These are talking points specifically for each of these audiences, for the Black community, people with disabilities, and pre-existing conditions, on Veterans Day. We put these materials up here for that particular Week of Action. We encourage folks to use them throughout the entire Open Enrollment period. Here are all of the graphic for November. Click on the Zipp file you see the graphics named by theme and audience. We encourage you to go there, use that in your e-mail, share it on social media. We have numerous files for each topic. We think you'll find that especially helpful.

And then we have Theme Week fact sheets which we have for this week for the Early Childhood Educators also available in English and Spanish.

Now our calendar of events we continue to update. Our call next week will not be on Thanksgiving. I'm sure we're happy about that. It's going to be Tuesday the 23rd at 3:00 p.m. So, if you like the link to that, the link is the same as the registration link if you've already registered for that. If you want to invite more people to attend that call just click on our calendar and you'll see, under the 23rd, that the notice of the announcement for the call, and the link there to RSVP.

By the way, we also changed the call for the week of Christmas, it's going to be December 21 at 3:00 p.m. and we'll send out other materials the week between Christmas and New Year's because we know folks are busy at that time. We encourage you to go to that calendar event, see what is happening that week and feel free to share materials with others. We have a list of Champions for Coverage that we continue to update. The newest list is over 2400 Champions. They are all associated with an organization, they are all out there working and spreading good news about Marketplace. Champions in Coverage do not enroll people in coverage. They only share information to make sure those people that need health insurance can get it.

We also I have group that we're working with here at CMS called IMS. IMS is our contractor also going into coveted states. And they are also doing outreach and education only. They are not enrolling people in coverage. We know it's hard to get the word out. People need trusted Partners. We know the government is not always the trusted Partners. Champion groups are the ones that we trust. We want to make sure that trusted Partners the ones sharing important information with folks.

Also have a link for Navigators. Navigators are so important for enrolling. They are the ones with training, expertise and how to enroll people in Marketplace coverage. We are so thankful for their work. We know many of them are super busy this time of year. We also have the Find Local Help Website that includes Navigator, agents/brokers and Assistants to enroll in the Marketplace. Of course, you can also enroll yourself by going to Health care.gov, and on the Website is the 800 number. We also have a TTY number for people with hearing challenges. And you can call 24 hours a day, 7 days a week and get assistance in over 230 language, and the people at the call center will help you enroll, they will answer your questions. So, they are here for you as well. So, please encourage people to call the 800 number as well if they like assistance, especially if they want that in their own language.

Now, if someone wants to become a Champion for Coverage, we have an application form here. We love more Champions, these are the folks we're sending information to out early and often. We do communicate with the Champions at least once a week with the ListServ message, and if you want to get that information, we encourage you to become a Champion.

Now, we also I have a Champion for Coverage mailbox, it's Champion@CMS.HMS.gov. And we have staff in our department that manages that and answers questions. So, we encourage you to also use that e-mail box. That e-mail box is for you if you have questions. Or any other requests from us from CMS around the Marketplace.

Now, we have recordings, transcripts and PowerPoint slides of recent meetings. Here are the transcripts from recent meetings along with the link to the recorded webinar. So, we encourage you to look at these. If you're looking for follow-up information from a previous meeting. And we'll be posting this one on there as well.

Now, I wanted to let folks know we have lots of social media tools available this year. We have a Marketplace Open Enrollment social media toolkit in English and Spanish and social media graphics in English and Spanish and this is for the entire Open Enrollment period. The messaging can be used any time. Yet not targeted at a Theme Week, so, feel free to go there and use that material as well. We know it can be super helpful in trying to diversify your graphics. We have lots of it right here.

We will be adding our December graphics shortly. Our December Theme Week graphics, which will -- you'll be able to use as well with any of the work that you have, your outreach and education work.

So, I wanted to share that with you. I also wanted to make sure you know about the Marketplace -- the [Healthcare.gov](https://www.healthcare.gov) Website. Of course, that's where folks need to enroll, and we have some really helpful information on the Marketplace page now -- on the [Healthcare.gov](https://www.healthcare.gov) page right now. As you can see here, you push this button and the whole Website turns to Spanish. We have a whole learn section down here. Our blogs are what we call the learn section of our Website and this blog in particular is especially helpful. See if you can save on 2022 Marketplace health care plans, most people do. I'll click on that, and you can see this is a helpful graphic and here's some helpful information about window shopping. Folks have found window shopping one of the most helpful pieces of our Website as they are considering plans. You can click on here, find out if your estimated 2022 income is in the range to qualify for tax credit. Preview plans with price estimates based on your expected income.

So, if you click on here, what it will do is take you through a couple of questions. It will ask for your ZIP code, if you're in a federally facilitated Marketplace one that we're running, the Federal Government is running, it will show you that material, that information for -- from your state, it will show you how much the plans cost, the deductibles, the cost sharing, the drug provisions, other coverage provision, and it will let you look at the plans before you buy them. So, this is one of our most popular features. We know sometimes we get feedback that people have a hard time finding it. We are highlighting it in our [Healthcare.gov](https://www.healthcare.gov) blog this week, but you can also type in window shopping, in the search button to get that as well. If you're looking for specific questions about the Marketplace -- answers about the Marketplace, here are questions and answers about the Marketplace that we know a lot of folks have.

So, folks go ahead and submit your question, we'll take those and I can also share some of the questions that folks have. Perfect.

Great. The only question we have right now is about the link. So, the link for the next call is going to be the same as the one we've had for this call. You'll see it on the calendar, and it will also -- it's also available, if you RSVP, the one for next week will be the same one you had previously, so that should be fine. If you have any problems with the links feel free to e-mail us at Champion@CMS.hhs.gov. So, that's the only question we have for today. We encourage you to come back next Tuesday at 3:00 p.m. eastern. We thank you for your time today.

>> Jonathan: This is one more question submitted in Q&A from Shellie. We may have to get back to Shellie, but I didn't know we can answer it on the spot. Is that a question we can answer, Ben, or do we need to get back.

>> Ben Walker: Thanks, every tax credit program is individualized and based on the plans and premiums available in the specific area. What you described with tax credit decreasing in a specific area is entirely possible based on conditions plans in that varying place. What we need to know to look at that would be ZIP code, county and some other details that you used. If you're working with a Navigator organization, I suggest you send it over to the Navigator Project Officer and they can help get that to the right folks. Otherwise, if you're not working with a Navigator organization, maybe Lisa, if they can send it to you and the team we can take a look at it for you.

>> Lisa Carr: Absolutely feel free to send to Champion@cms.hhs.gov and we'll follow up. We encourage you to send those questions or comments to us. I know we're short on time and want to respect your time. So, we're going to end the call for today and we look forward to seeing you next Tuesday.

>> Jonathan: Lisa, we have two hands raised.

>> Lisa Carr: If folks want to stay on. Rodolpho, looks like you're in a panelist room. If you want to unmute we'll take your question.

If you click the mute button on the bottom left hand of your screen that should unmute your audio. While you're doing that, Anel, would you like to ask your question?

All right. I think they are both having maybe some -- I see Ruth Kelly also has a question. Maybe we can bring Ruth over.

Hey, Ruth, you can unmute your line and ask your question.

>> I hit it by accident, I guess.

All right. It seems we're having some kind of audience trouble. Apologies for that. If you do have questions, if you send them to the Champion mailbox, champion@cms.hhs.gov. It's in the chat, we'll get a response for you and apologies for that.

Lisa I'll turn it back over you to

>> Great. Thank you for joining us today. I appreciate your time. We'll have more exciting speakers next week. We look forward to having you join us on the 23rd at 3:00 p.m. We're going to be focusing on the LBGTQ Week of Action. We'll have speakers from the administration along with top Partners so we encourage you to come back for next time and see the new materials we have available for you to share. So, thank you again for your time and we hope you have a wonderful week. This concludes our webinar for today.