

Centers for Medicare & Medicaid Services
Marketplace Open Enrollment Partner Meeting
November 23, 2021
3:00 pm

Webinar link: <https://cms.zoomgov.com/rec/share/35EP4hPTSy7ciIasLLLLk-4S35VN6kfSPOhP9kwhRI4As0NAeFJG159jOclYseG6.O5hDuPuwuqA34hwY> Passcode:
4YNsEX!d

Beth Lynk: Well, welcome everyone, my name is Beth Lynk. I'm the Director of the Office of Communications here at CMS and we are really excited to invite everyone and engage everyone for our weekly Partner calls on [Healthcare.gov](https://www.healthcare.gov). Today's weekly Partner call on the Health Insurance Marketplace will talk about many of the activities we're doing to celebrate Thanksgiving and highlight how thankful we are for health care coverage and encourage all of you to do the same for the folks in your community. We really hope that you'll participate in supporting your community by shopping local on Small Business Saturday and we've also included and are excited to include our message of the week around small businesses and engagement for small businesses and encouraging folks who may be employed by small businesses and looking for health care coverage to see get on [Healthcare.gov](https://www.healthcare.gov). As you know, we shoot a Listserv and a toolkit yesterday that provides information to help people enroll for coverage. And to participate in our Thankful for Coverage and Small Business Saturday Weeks of Action. We really encourage folks to continue to amplify those materials throughout the week and encourage individuals and small businesses to enroll in health coverage. Today we're going to share a number of resources for next week's Week of Action, the LGBTQ+ Week of Action, next week. To that end, I am really excited to introduce our special guest speaker Admiral Rachel Levine, who is the Assistant Secretary for Health for the US Department of Health and Human Services. As Assistant Secretary for Health, Admiral Rachel Levine fights every day to improve the health and well-being of all Americans. She's working to help our nation overcome the COVID-19 pandemic and build a stronger foundation for a healthier future, one in which every American can attain their full potential. Admiral Levine is also the head of the US Public Health Service Commission Corp. One of the uniformed services, I will now turn to Admiral Levine.

ADM Rachel Levine: Well, thank you so much for that great introduction and I am so pleased to be here. Now, before I begin I wanted to emphasize that and talk about the COVID-19 and the vaccine know if you have not already gotten a COVID-19 vaccine, it is so important that you get vaccinated. That really helps you it helps your family your community and our nation. We need as many people as possible. As many children, five to 11 to get vaccinated. As many adolescents 12 through 17 to get vaccinated and as many adults 18 and older to get vaccinated as possible and those 18 and older don't forget to get your boosters now. According to the CDC guidelines, because we can do this together. Well, thank you again for having me here today, the Biden Harris Administration, has really made it our mission to strive for health equity for all. The United States Department of Health and Human Services under Secretary Biccera is

committed to advancing health care to our LGBTQI+ community. The Affordable Care Act has increased access to care among our LGBTQI+ population. Among lower income LGBTQI+ people, for example, the uninsured rate has been cut in half since the ACA was first implemented. Yet coverage gaps persist. For example, transgender adults are still more likely to be uninsured than cisgender adults. And HHS, we are working to advance the Biden Harris Administration's commitment to strengthening access to high quality, affordable health care across the country. We believe that our personnel, our programming and our policy should all promote the dignity and rights of LGBTQI+ people. While we are making progress, we continue to make progress, we do have more work to do to truly transform healthcare to support LGBTQI+ individuals and address the multiple health disparities that persist, particularly for people of color, people with disabilities, immigrants and other populations. All institutions, all providers, and all community-based organizations can take steps to support LGBTQI+ health issues, improve access and build more inclusive systems of care. Many LGBTQI+ individuals may be uninsured because we know that employment has been heavily impacted by the COVID-19 pandemic. The good news is that [Healthcare.gov](https://www.healthcare.gov) is open. The website Healthcare.gov is open and anyone who needs health insurance or wants to switch plans can do so now to January 15, 2022. We encourage anyone who needs their coverage to begin on January 1 to enroll in a plan on Healthcare.gov by December 15 to have coverage that will begin on New Year's Day. And millions of LGBTQI+ persons qualify for financial help, and we want them to sign up. Four to five people can find health insurance for ten dollars per month on [Healthcare.gov](https://www.healthcare.gov). Millions can enroll in coverage for free. In some way this pandemic has reminded us that the health and wellbeing of people living in our country and countries across the world are interconnected. As are the solutions interconnected, we must all do our part to protect each other, one way to do that is to make sure, as many people as possible, have health care coverage. Now you know, the future is brighter I strongly believe that, but we have not made progress unless we have made progress for everyone. We must continue to strongly advocate for the most underserved and the most marginalized. Now I'm a positive and optimistic person, and I have hope for our LGBTQI+ community I have hope for our nation and for the world. Thank you so much.

Beth Lynk: Admiral Levine, thank you so much for those remarks and for your leadership on the COVID-19 pandemic and in helping us turn a corner and also for really leading us to a healthier America for everyone. Really appreciate and thank you for joining us. We've got a number of other key speakers that you're going to hear from on today's call. We have Katie Keith, who's co-founder and steering committee member of Out2Enroll, who was shared their work to help people in the LGBTQI + community enrolling coverage and Dr. Ojeda, who is a Policy Advocate for the National Center for Transgender Equality, who will share information about how they are working and reaching out to the transgender community to ensure that they enroll in health insurance through the Marketplace. After we hear from our key partners will hear from Emily Pedneau, who will give an update from CCIIO, and then we'll hear from Jonathan Blonar from our Partner Relations Group, who will provide an update on new resources and will obviously have a chance for folks to ask your questions, as we do every week. I do want to note as a housekeeping item, our next call will be Thursday December 2 at 3pm. And we will share additional updates then. The last thing I want to note is, as we do every week, we are releasing data on enrollment on a weekly basis on the Marketplace. Because of

the holiday, we will be releasing that data at 11 o'clock Thursday. Tomorrow, I'm sorry Wednesday, not on Thanksgiving morning will be releasing at 11 o'clock on Wednesday morning. I do want to note that we are really encouraged by enrollment to date and that's a no small part due to all of you. We're seeing that this is an Open Enrollment period like no other because of the historic gains that took place in coverage during the special enrollment period earlier this year, and the fact that we're seeing historic enrollment on the Marketplace. 12.2 million people have coverage. Through the Health Insurance Marketplace right now we're seeing that you know, the number of returning consumers is up and we really want to work with all of you to reach those that are uninsured or underinsured to really drive the increase in new consumers week over week as we continue to do that outreach as a part of this campaign. With all of that said, and without further ado, I will turn the call to Katie Keith, co-founder and steering committee member of Out2Enroll for some Partner remarks.

Katie Keith: Thanks, so much Beth and thanks for having us I can't tell you what a just a privilege and honor frankly it is to even be using the same meeting with Admiral Levine no less to prepare for LGBTQ Week of Action, so thank you for the opportunity. And for everything that everyone out there is doing, I saw a lot of familiar names on the attendee list so it's good to be with you all today. I want to say thank you again too I think for seamless for the partnership here. We're very excited to be you know partnering on LGBTQ+ Week of Action, next week. For those of you who aren't familiar with Out2Enroll, we've been around since 2013 and we focus primarily on outreach and education to LGBTQ+ communities to make sure folks understand their health insurance options under the Affordable Care Act. The project really started, after some research that showed, I think, unsurprisingly, that LGBTQ folks need additional messaging to make sure that they know that the coverage is inclusive. And this comes from sort of historical discrimination, you know for decades before. You know folks have just been left out, they've been refused medical service or we couldn't find plans, couldn't enroll in coverage at all because being transgender was a preexisting condition, or you couldn't find family coverage with your spouse. So, we did a bunch of research that showed if you don't make the messages inclusive, that and if you don't go out and say no, this is for the LGBTQ+ community too. Then folks will just assume that they're left out, and so we created Out2Enroll to try to fill that gap. And I would say, you know we've made so many games, you heard Admiral Levine give some of the data there. But there's still quite a bit of work to do and they're still sitting significant coverage and care disparities facing LGBTQ communities, so it's why we're extra grateful that this is a week of focus. We're here to help you all do the work that you do and use that good messaging and make sure we're kind of sending that signal that absolutely coverage is inclusive and available for everyone who needs it, including LGBTQ+ people. So, I would just emphasize, you know, having culturally competent Assistants in particular is very, very important. Our research shows that people, not surprising people want to sit down with someone who is LGBTQ friendly and competent and can answer their questions about same sex family coverage or some unique family situations. They want to be able to ask about transgender inclusive health coverage. And if that's something that you know Assistants aren't familiar with, it's something our organization can certainly help with. We have FAQs, we have training. Please think of us as a resource, but it's incredibly important for folks to be able to look to this community for the help that they need and make sure they're getting those great savings that Admiral Levine mentioned. I did have one quick story that I might share if that's

okay and read to you all, and this is from a consumer in Colorado. And I think it just shows the value of the Affordable Care Act coverage to the community. When Regina made the courageous decision to live her life as the woman she always knew herself to be. She lost a lot. Her marriage dissolves and without her insurance coverage, which had been through her wife's employer. As an older trans woman who'd been a stay at home parent for many years, she struggled to find a job while paying \$1,100 a month of health care costs. \$400 for her premiums plus \$700 for her hormone therapy prescription and asthma medications that her insurance didn't cover. By the time she enrolled in Marketplace coverage, she was on the verge of having to sell her house to pay off her medical debts. But once the LGBT Community Center of Denver helped her navigate Colorado's health insurance Marketplace, she found a cheaper plan from Colorado Health Co-Op. It not only covered her prescriptions, but didn't exclude any of the health care she needed for part of her gender transition. For Regina, as for so many other transgender, gay, lesbian and bisexual people across the country, the Affordable Care Act is more than a law. It's a gift. And I think you know I did not check in with her, Regina, before sharing that story, but I think she is probably getting much more significant savings, thanks to the American Rescue Plan. Those numbers are a bit old. So, I did want to share that story. Everything you're doing matters an incredible amount to the community and just one more note for next week's Week of Action, we certainly have many resources that are available. We have a toolkit with social media messaging and very LGBTQ inclusive graphics and you know images that you can share, and you can feel free to reach out to me. For those we're also doing a Twitter chat in partnership with CenterLink. CenterLink, if you're not familiar with them they're a national organization that has a network more than 200 LGBTQ community centers all across the country. They're terrific Partners. It's you know those community centers that are often the bedrock provider and source of social support for LGBTQ people there, So, for those of you out all across the country, that could be a really good partnership opportunity but we're going to partner with them on a Twitter chat on November 30 at 11am Eastern and then I would be remiss, if I didn't mention next Wednesday is World AIDS Day and so that's an additional opportunity to both do outreach to LGBTQ+ people. But also, people living with HIV, AIDS, so I will stop there. I'm definitely here as a resource and just thank you again for both having a week and having us on this webinar today. Thanks Beth.

Beth Lynk: Thank you very much Katie and now it's an honor to turn the call to Dr. Ojeda, who is the Policy Advocate at the National Center for Transgender Equality.

Dr. Ojeda: Hello everyone. Happy to be here and to second Katie and honored to be in the same space of Admiral Levine and all of you and excited to talk about you know the importance of enrollment for the Trans community. Insurance coverage is key, and access to health care services and for many trans people, it can be life changing. According to our US trans survey back in 2015, more than one third of trans people reported not being able to see their doctor because of cost. In addition, more than one quarter of trans people sought options for health insurance from the Marketplace and of those who sought insurance through that Marketplace, 42 purchase a plan, moreover, insurance coverage allows trans people to have better access to gender affirming healthcare. According to the US trans survey, well three quarters of trans people reported wanting hormone therapy related to transitioning, only 49% had ever received that. There are visible gaps in care for our community that only worsen

during the pandemic when trans people lost jobs and therefore health care coverage. This is why, at NCTE, we are very dedicated in our digital outreach to educate our community about enrollment. The education is vital, as there are still plans using exclusions to deny coverage that alleviates gender dysphoria and which varies state by state. We encourage our members to carefully read the complete terms of coverage and we make sure that our community has access to vital information such as “Our Know Your Rights” page which is on [Transequality.org](https://transequality.org). Information on what to do if there's denied coverage at [Transhealthproject.org](https://transhealthproject.org) from our friends, about the transgender legal defense and education fund. And, more importantly, the helpful state by state guides to choose the right insurance plan from our friends at [Out2Enroll.org](https://out2enroll.org). We also remind our community, that these exclusions can be unlawful according to the health care law, which prohibits discrimination based on sex, including gender identity and sexual orientation. If you have run into these issues, we also try to encourage our community to have filed complaints with their State Department of Insurance or to report issues at CMS to marketcontact@CMS.hhs.gov and, of course, they can file through the Office of Civil Rights as well at www.hhs.gov/ocr/complaints. That being said, many trans people don't know that the vast majority of insurers do not use trans specific exclusions and nearly half of the civil plans reviewed by Out2Enroll have language, indicating that all or some medically necessary transition related care would be covered by the plan. So, we are in a unique position to educate trans folks and encourage them to seek coverage, so we hope to see more trans people enrolling in our plans and are very, very grateful for all of you who are dedicated to health care coverage for all. Especially to our LGBTQ+ community. Again, thank you so much for having me, you know it's an honor, so I hope you have a wonderful rest of your week.

Beth Lynk: Thank you so much, and thank you Katie and thank you so much, Dr. Ojeda for your remarks. And we will now turn the call over to Emily Pedneau from CCIIO to provide an update on the Marketplace and then Emily will turn it over to Jonathan Blonar. Thank you.

Emily Pedneau: Thanks Beth. Thank you for having me today it's always great to hear from incredible guest speakers that are on these calls and it's an honor to join such an impressive group today. Just from an operations and technology perspective, I'm happy to share with you all that the Marketplace and [Healthcare.gov](https://healthcare.gov) are performing really well this Open Enrollment. As Beth mentioned earlier, there has been a lot of traffic and engagement from consumers just in these first few weeks. And we're very pleased to see both the new and returning consumers reacting to that call to action and coming in to apply to update their information to really review their options and pick the right coverage for them. We do, of course, know that's in large part to a lot of effort from you all on the ground, and so, in the spirit of Thanksgiving week just a huge, thank you for everything that all of you on this call and all your teams have been doing to get the word out and people. Just looking ahead, we are gearing up for what is usually our busiest part of Open Enrollment, which is the last couple of weeks before the 12/15 deadline for 1/1 coverage. So, while Open Enrollment extended until January 15th this year, we do know from previous experience that consumers really are driven to coverage that starts on January 1, and so we do expect to see a ton of Marketplace activity. We expect really that that'll start to kick up on next Monday, after the holiday and to just continue to grow and grow until December 15th and that first deadline so thank you, as well in advance for what I'm sure will be a very

busy period for all of you and I'll just wish you all a wonderful Thanksgiving. We'll be back, I'm sure to report in future weeks, and with that Jonathan I'll pass it back to you.

Jonathan Blonar: Great thanks Emily and good afternoon everyone I'm wanting to give a few updates on some new resources that are available for this week for the Thankful for Coverage Week and Small Business Saturday. I'm going to share my screen for folks and just show folks where you can find these materials so if you go to [Marketplace.cms.gov](https://marketplace.cms.gov), if you go to Outreach and Education, and then hit the Partner Tools and Toolkits. I know Lisa did a walk through this in detail last week you'll see all the information here. This week's toolkit for the Week of Action for November 22nd through 27th, the Thankful for Coverage and Small Business Saturday Week of Action, as I mentioned so, if you open that file, you'll see talking points for each of the week themes. You'll see five things consumers need to know about Open Enrollment. You also see some social media that on our Partners and Champions and others can use to help promote Marketplace, as well as some graphics specific to those themes. Wanted to show folks that there's also again the theme weeks are out here for each of the theme weeks and reminder. Coming up next week, as we've been highlighting today, we have the LGBTQ Week of Action, World AIDS Day is on December 1, and Hanukkah begins on November 29th and then, as we get into December, we have a Faith Week of Action, we have Gig Workers and so on down the line. So, just want to make sure folks again see these resources that are available. The one I'll also show folks, Beth mentioned earlier, the data that CMS is putting out so if you go to [CMS.gov](https://cms.gov) and then go to Newsroom. And you scroll down, you will see the weekly Snapshots that CMS is putting out. So here's Week 2, there is a fact sheet and there's a news alert. And then we would be further down the week before, and if you click on these fact sheets, for example, has some good information, has some statistics that Beth walk through, but the CMS Newsroom is where you can find all that detail. Reminder, I think Beth mentioned as well, our Listserv will come out Monday. It comes out every Monday, so continue to read continue to promote it and share it with whoever you'd like. And the more we can get the word out the better off we are. So, with that, those are the updates that I have. I'd like to take a few questions if we have any we can use the Q&A chat at the bottom of the Zoom session and then if folks have any questions, feel free to put them in there and we can answer them. Now I'll give folks about a minute to ask any questions they may have. And while folks are doing that I can begin to close this out as well, and if we get questions, we'll go ahead and take them. But I do want to end with thanking our guest speaker today, Admiral Rachel Levine, it was a great honor to have her join us today. I want to thank both of our Partners, Katie Keith, Co-founder of Out2Enroll as well as Dr. Ojeda, Policy Advocate for the National Center for Transgender Equality. I want to thank both of them, as well as our guest speaker today for joining. I want to remind folks that if you do have stories or events that you want to share with us, we are looking for those to spotlight in our weekly Listserv. You can send those to champion@cms.hhs.gov. Beth did mention, our next meeting is Thursday December 2nd, 3pm and I do see a question just came in so let's take this question, is it possible to get Katie's email from me information to obtain a toolkit. Katie do you have a link to your toolkit? And I want to you want to drop in the chat session.

Katie Keith: And I'm happy to share my email to I'll do both right now. Thanks.

Jonathan Blonar: Awesome. Thank you so much. Alright, so again, I want to thank everybody who attended today's call for all your hard work, promoting the Marketplace and enrolling individuals in the Marketplace Insurance. Want to wish everyone a happy and safe Thanksgiving. And we hope to see you and hear from you next week. This concludes our call, and thank you very much.