

Centers for Medicare & Medicaid Services
Marketplace Open Enrollment Partner Meeting
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Beth Lynk: So, let me say welcome. My name is Beth Lynk, I am the Director of the Office of Communications here at the Centers for Medicare and Medicaid Services and welcome. Welcome, and thank you for joining us for today's weekly Partner call on the Health Insurance Marketplace. As you know, we do these every week during Marketplace Open Enrollment and we're really excited to be here with you today to talk about how encouraged we are about enrollment today- some of the key resources and activities that are happening and available to all of you to get the word out about Open Enrollment. We're really honored and happy to be joined by some key partners that are getting the word out to their communities about Open Enrollment. And so, I do want to note it, and we want this to be interactive, please feel free to tell us where you're from in the chat box it's really always great to see who joins the call every week. As we engage I do want to share some really exciting news today. So, our new Snapshot was just released, indicating new enrollment numbers. We have now topped 3 million people that have selected individual market plans like [Healthcare.gov](https://www.healthcare.gov). So, we are really encouraged by enrollment and it's really showing that the enhanced affordability and accessibility of health care coverage, thanks to the American Rescue Plan subsidies is really driving more enrollment and folks are responding well to the additional choices that are available on [Healthcare.gov](https://www.healthcare.gov), the additional help that's available in communities and really that all of you are so instrumental in getting the word out about the record-low cost for health care coverage that is available on [Healthcare.gov](https://www.healthcare.gov), so big thank you. We know that actually last week, we saw that approximately 569,000 people over the last week selected plans and, yes, we are over 3 million overall, so that's very exciting. I do also want to remind people that the first enrollment deadline is fast approaching and so we're really looking to encourage as many people as possible to sign up for coverage by December 15. To get that year-round coverage that would kick in January 1, so we always expect that there's a bit of an uptick around deadlines and so we're racing towards that that December 15 deadline to encourage folks to get that year-round coverage and we really appreciate your help in helping us echo that messages in your communities. Today we're going to share some resources for the upcoming Weeks of Action. Next week is our Faith Week of Action, as well as our Gig Worker Week of Action. And so, to that, I am really excited to introduce our special guest Josh Dixon, who is the Senior Advisor for the White House Office of Faith Based and Neighborhood Partnerships. And I'll note that after Josh speaks, you will hear from four national partner organizations who will share information about the Gig Worker Week of Action and the Faith Week of Action who I will introduce after Josh speaks. So, with no further ado, I'll turn it to Josh Dickson, Senior Advisor for the White House Office of Faith Based and Neighborhood Partnerships. Josh?

Josh Dickson: Thanks so much Beth- really appreciate that kind introduction and great to be with everyone today. Also, great to hear those numbers. What great progress to kick things off with, and you know everyone who signs up, you know that's a potentially life altering thing in a positive way and so just want to start off with a note of gratitude on behalf of the White House- President Biden, Vice President Harris, to all of you out there and who are tuning in and for the work that you're doing to get the word out about Open Enrollment because it is so important, and we know that this is something that really, really matters to people in our communities, and especially the most vulnerable, so I want to start off by sharing a little bit about The Office of Faith Based Neighborhood Partnerships. Our focus is promoting partnerships that help people in need, we have a number of key-anchoring priorities. In no particular order of importance because they're all important, we are focused on combating the COVID-19 pandemic, of which health care coverage is so important for. We are also focused on promoting partnerships that lift up people from historically disadvantaged communities, promoting racial equity and justice, working to promote religious freedom and pluralism, and working to ensure that we are doing everything we can to support humanitarian efforts abroad and around the globe, and so the work that you all are doing is obviously very much intertwined and very important to the focus of this White House and of our office in particular. And so again, just want to start off of a huge note of gratitude for all the ways in which you're helping people get access to health care coverage. Think you all, now, we know really well as we see it all the time that faith and community leaders are so important in this effort, because they are trusted Partners on the ground, they are trusted messengers, they are trusted voices in their communities who often know people who are without health insurance and people who may be struggling to meet basic needs. We see the importance of partnerships with faith and community organizations in a multitude of different issue areas that we work on. For example, the vaccination effort, we have been collaborating very closely with synagogues, churches, mosques- Happy Hanukkah as well to anybody out there, observing. And been working to get vaccine clinics setup, been working to get information about the vaccines and about COVID-19 out through our different partners on the ground and just ensure that people know how they can protect themselves and their family members, which we know is incredibly important in life, saving in many instances. That's one example. Another example is working on getting the word out about the child tax credit which we have worked on look closely actually with some of the other folks on this call. But for the child tax credit, low income individuals on many did not automatically receive it, and so had to go and sign up through a portal well that's where the information that they got from their faith leaders in their community and others is critically important and help them access resources that were hugely helpful for lifting them in their films on poverty. Emergency rental assistance that came to the American Rescue Plan is another example of this, where we relied on and partnered closely with faith and community leaders to educate their communities and let them know how they can access these different resources. And so, these are just some examples that I think really underscore the point of how critical it is for faith communities to play a key and a central role in connecting people with things like health insurance and so we're really looking forward to the Faith Week of Action which is coming up next week December 5 through 11. And, and now it's just a really great time to tell members of your congregation or colleagues or neighbors, your friends and family and anyone you know who might be uninsured or underinsured about [Healthcare.gov](https://www.healthcare.gov) and how they can get involved. And so, we're going to focus on next week, on particulars of Faith of Action we think it's a really good opportunity for

people to connect in coming right off of Thanksgiving and Hanukkah, and leading into later season holidays, at the end of December. Folks I think we have a little bit more people's attention this upcoming week so, be grateful for your participation in that, be grateful for you to encourage the participation of others in your community in that, as well as any coalition's that you know we're a part of that can help get the word out about the Faith Week of Action for Open Enrollment. Also, just want to highlight really quickly that CMS has Partner Tools and Toolkits website and social media messages, fact sheets, brochures, and more. You may already know this, but just always want to reinforce how important and helpful those tools are. You can learn more about these at the end of this meeting. We'd be really grateful if you can share these the social media messages and other things that are talked about today on Facebook, Twitter, and other spaces to let folks know that affordable, quality health insurance is now available. And so, the Health Insurance Marketplace, which is part of the Affordable Care Act as was touched on earlier is and remains a priority for the Biden-Harris administration. We're working really hard, of course when we had the emergency enrollment period from February until August. And now we're back now Open Enrollment. We just know how key it is to ensure that people know about this at this time, so that they can get their families signed up and they can get access to these resources, because in many cases, they can be life-saving. We believe, like you, that healthcare is a right, not a privilege, and so we're grateful for the chance to partner and to collaborate again thank you so much for all of your outreach work. You are reaching those who are most in need of health insurance. We have, as Beth shared earlier, now enrolled 3 million+ people so far in large part because y'all's efforts. So, with that, I will turn it back to Beth, but just know, we at the White House are so grateful for this chance to collaborate, to be here today, and to continue to work together. Beth, I'll turn it back to you.

Beth Lynk: Thank you so much Josh and it really is exciting. And so, thank you Josh, who heads up the White House Office of Faith Based and Neighborhood Partnerships, for joining us today and really kicking off the Week of Action on a great foot. So now we're going to hear from four national partner organizations to talk about some additional resources and some of the activities that are happening around Gig Workers and the Faith Week of Action, next week. I will also note, it is great to see we've got folks from South Dakota to Wisconsin representing faith-based groups and even some gig workers on the phones, I really appreciate everyone for jumping on. So, we're going to hear from Noah Lang, who is the CEO and Co-founder of Stride Health. Noah will then turn it to Dr. Ghada Khan, who is the Executive Director of the American Muslim Health Professionals organization. We'll then hear from Laura Peralta Schulte, the Senior Director of Public Policy and Government Affairs for Network, which is a Catholic Social Justice Lobby. And then we'll hear from Reverend George Graham, Vice President of the Council of Health and Human Service Ministries of the United Church of Christ. It is really, really wonderful to have everyone on the phone, so with no further ado, I'll turn it to Noah Lang who will then turn it to our other speakers.

Noah Lang: Thank you Beth. I'll try and keep it brief. Quick bit of background here. I'm CEO and Co-founder at Stride Health. We're an integrated, enhanced direct enrollment Partner with CMS, which means you can use our website and our experiences, just like you use [Healthcare.gov](https://www.healthcare.gov) to qualify for tax credits and enroll in affordable Marketplace coverage. Some background on us- we've helped several million Americans enroll in coverage and get

assistance in accessing those tax credits. Today we work with very large gig communities, the reason that I'm here, like Amazon and their FLEX drivers, Uber, Door Dash, Instacart and others. I want to share a quick bit of background on the gig worker challenge and a few tips for everyone that's trying to reach out and engage gig workers for the Gig Worker Week of Action. First of all, gig workers are one of the largest, fast growing segments of the U.S. workforce today. Nearly 16 million Americans are doing good work and 12% of the U.S. workforce freelanced for the first time in 2020. Unfortunately, they're also one of the most at risk driving around in cars, taking people, or goods to airports, delivering food and groceries to our homes, putting themselves at risk, so it's critically important that they get the coverage they need to stay safe. And one of the reasons for this Gig Worker Week of Action is that we've learned they're also one of the most likely to go uninsured. Gig workers are three times more likely than the average American to go uninsured because it's hard and they're working outside the constructs of a traditional job and traditional benefits. The number one reason though, a huge opportunity here, that gig workers go uninsured is they think they can't afford it, so they don't bother. So, this week is all about getting through to them, driving the message on affordability thanks to the ACA, thanks to the American Rescue Plan Act tax credits. Many of these gig workers simply did not qualify pre- American Rescue Plan Act and very few know just how much of an impact the American Rescue Plan Act Tax Credits can have. Through our work so far, this Open Enrollment, we see nearly half of gig workers qualify for coverage that cost less than \$1, so free coverage is a huge opportunity. There's no reason for them to go uninsured through this Open Enrollment period. My tips for everyone that's seeking to engage gig workers- first focus on affordability. It is all about getting through to the 1099 workers and self- employed communities to educate them on how affordable it is to get covered, to access tax credits, and avoid those health care expenses that could be detrimental to their financial security. Please, if you have a community serving, communicate more than once- 2, 3, 4 or 5 times is what we've seen that it takes. Second, this is pretty unique to this this segment of the U.S. workforce, they have a different kind of income. They have 1099 income and helping them understand how to calculate their income actually, is a huge unlock in accessing the maximum number of tax credits to lower their premiums. So, treat them differently than you would someone else who's making W2 income. and you might save them a lot of money on their insurance premiums under the Affordable Care Act. Last but not least, we're here to help if we can. We are a private for-profit company, but as a CMS Partner, we're here to help with gig workers. You can head over to [Stride.Health/Gig](#) and we'll give you free sets of assets, templates, whatever you need to communicate with your free to answer community. Or, if you would like to you can email me, Noah@stridehealth.com, and I'll set you up with some folks who can help you engage your communities of freelancers, self-employed, and gig working Americans. Thank you so much for your help and driving awareness for this community next week during the Gig Worker Week of Action. There's one question coming through just really quick about Medicaid. We do see a lot of gig workers bouncing between Medicaid or state- based programs, like Medi-Cal. It's a key part of the decision here and making sure that they understand how to pick between the different options, they have available. Thank you.

Beth Lynk: Thank you so much, Noah, and then I will turn it to Dr. Ghada Khan.

Dr. Ghada Khan, American Muslim Health Professionals (AMHP): Thank you Beth and thank you Noah and greetings of peace to you all. I'll start by giving a quick background about us. American Muslim Health Professionals or AMHP is a national nonprofit organization that focuses on the empowerment of healthcare professionals, seeking to advance public health, social justice and civic engagement within their community. We are inspired by the Islamic tradition, so AMHP has been at the forefront of public health and policy issues that advance health equity advocating for minority underserved refugee and immigrant communities by elevating the discussion on the right to help and by mobilizing Muslims to increase insurance coverage for all Americans. We serve currently as a hub for sharing and disseminating reliable coverage information and have hosted and have posted outreach and enrollment events at mosques and faith centers to engage communities in order to learn about the options that are available to them. We've even convened a national interfaith enrollment campaign in the past with over 50 partner organizations. However, in working with our communities and mosques, we've experienced how faith and community-based organizations, as Josh had mentioned, can provide the essential and trusted link between those most vulnerable and the health services they need. We've also witnessed how the Affordable Care Act has transformed healthcare in the Muslim community and for all Americans, but the work doesn't stop here. As has been alluded to in the previous conversations, there are many barriers and what we've learned from our communities and these barriers are what are keeping them from attaining insurance coverage. From the national poll by the Institute of Social Policy and Understanding, we find that Muslims are the most likely faith community to report low-income, with one third of Muslim households in America at or below the federal poverty level. For most of these families, health insurance is perceived as unattainable and so access to the right information, along with guidance and support on how to navigate coverage options is one way to remove these barriers. Today, millions of hardworking American men and women need access to affordable health care coverage. Now's the time to act and spread the word. As we know, Faith Week is coming next week and, as a faith leader and or a Coverage Champion, you are trusted messengers in your community, and we hope you join AMHP and all the other Champions in efforts to connect the uninsured and underinsured with the care they need. Together, we can make sure that all Americans are covered. Thank you and we can move on to the next speaker.

Beth Lynk: Thank you so much, Dr. Khan. And we'll turn to Laura Peralta-Schulte, Senior Director of Public Policy for Network Lobby for Catholic Social Justice.

Laura Peralta-Schulte: That sounds great and my name is a mouthful sometimes so just so pleased to be here with you. As was said, I am a Senior Policy Director for Network Lobby. I also have the great privilege to be the Co-Chair of the Washington Interreligious Staff Community Health Working Group, and that is a table in Washington DC of Christian Partners, Muslim Partners, and Jewish Partners, all aligned in our deep deeply held belief, that there must be a moral vision for healthcare that offers a health wholeness and human dignity and really that the greatest test for us as a country and for our healthcare system is how do we respond to those experiencing sickness and poverty. I think Network takes our lead in the religious texts that we would call it the New Testament of Jesus when he said "I was sick and you looked after me. Truly I tell you, whatever you did to the least of your brothers and sisters, you did to me." And so, it is that language, it is that commitment that our community comes at both in terms of

having worked on the Affordable Care Act and earlier on trying to pass the American Rescue Plan, and now the great opportunity to spread the word that there is help for folks that they should take in community. So, in terms of faith Partners, those on the call today, I just want to say thank you to the Biden Administration and in partnership with Congress, we have a wonderful opportunity before us in the midst of the fourth wave of a COVID pandemic, to make sure that folks get the health care they need. We know, in terms of our communities, but you know it is to the faith community that the folks struggling in poverty, often turn, so we have first-hand knowledge about the anxiety of life without health insurance, the tragedy of premature death because folks can't access routine checkups, and so we see this opportunity as was mentioned before, healthcare is more accessible now than ever before, particularly adieu to the improvements in the American Rescue Plan. And so, I am just calling on folks today who are in our community, to really encourage all of us to step up. You know it's one thing to get something passed through Congress and signed by the President, but it doesn't do any good if you're not working in community to make sure that folks get coverages. The plan eliminates premiums for many low-income people, increasing eligibility. It is really a huge step forward for people and so being involved in this process is critical, I just want to quote a dear friend of mine, Sister Smoke Campbell- what she used to say, as it relates to how we should move forward. She always talked about the concept of sacred gossip and so I encourage you, particularly faith leaders, to engage in sacred gossip next week, as we go on to the Faith Working Week for enrollment and going forward. There are all kinds of possibilities that are new that are our folks need to learn about, we must engage in this gossip. In our temples and our synagogues, in our churches, we must spread the word. As Dr. Khan said, that we are trusted. And so, it is incumbent upon us as trusted folks in community to make sure that we are spreading word, spreading the sake of gossip about this opportunity. So again, we have until December 15th to enroll folks for them to get health care on January 1st and for all of 2022. Let's do it- this is mission. It is one thing to get a bill passed, it is now our mission to get people signed up and with that I'll turn it to the next speaker.

Beth Lynk: And then, yes, we're going to turn here to Reverend George Graham to close this out. Thank you so much.

Rev. George Graham (he/him), CHHSM: Greetings- George Graham, Vice President for the Council for Health and Human Services of The United Church of Christ. We're the association of all the United Church of Christ related health and human care institutions. I'm really pleased to take part in this Faith Week. I'm also pleased to speak about the LGBTQ+ Week of Action for the Health Insurance Marketplace. The United Church of Christ has been welcoming and affirming of people who are LGBT for more than five decades and it's a big part of why I've been involved with the United Church of Christ, for more than 20 years. At the core of our beliefs are radical welcome, justice, equity, healing, and well-being. We know that persons who are LGBTQ+ experience disparities in health care and one of the barriers that leads to those disparities as being uninsured. We know that LGBTQ+ people have a higher uninsured rate and that's only been exacerbated by the COVID-19 pandemic when many folks' lost employer sponsored health insurance. The Health Insurance Marketplace helps break down this barrier and allows people to be covered by insurance at a reasonable cost. Four out of five consumers can find a plan for \$10 or less and health insurance plans are more affordable due to the

American Rescue Plan. We're really grateful for that, so I would just urge everyone on this call to reach out to your family and friends, particularly those who are LGBTQ+ to let them know that affordable insurance is available through the Health Insurance Marketplace and to tell them how they can enroll if they're uninsured. Make sure that they know they are welcome to take part in enrolling. It will lead not only to greater equity in our healthcare system, but also to more people who experience well-being and who live long healthier lives, which I think is an emphasis of all the great faiths. Thank you so much for your time and attention and I'll turn it back over to Beth.

Beth Lynk: Thank you so much, and I just have to say it is incredible to hear all of the work that is happening, and all of the activity, and I think you know what we heard from Rev. Graham from Laura Peralta-Schulte, from Dr. Khan, from Noah Lang, are a lot of resources and great pieces that can be implemented over the next couple of Weeks of Action. I also just want to note and then we're going to turn it over to talk about some resources and get into any questions you all might have. I do want to note that we're really excited about the Faith Week of Action and the Gig Worker Week of Action. During the special enrollment periods in summer and spring where we saw record levels of enrollment and, in fact, are kind of coming into this Open Enrollment with record levels of enrollment on the Marketplace, thanks to the special enrollment period earlier this year. We saw that the Faith Week of Action and the Gig Worker Week of Action are some of the biggest bumps in enrollment that we've seen so particularly we're looking to get a boost ahead of Open Enrollment. That first deadline on December 15, this is going to be really, really big so we really do appreciate that, so I will now turn it over to, before we go and get into the resources, really wanted to let you hear from our partners at CCIIO who are going to provide an update on Marketplace operations and some of the technical pieces, so really a pleasure to turn it over to Katherine Wunderink from CCIIO to provide that update.

Katherine Wunderink: Yeah thank you so much Beth, good to be here today. It's really good to be here with you all and to take the virtual stage with these partners who are so critical to the work that we do. I really appreciate the words of those of you who spoke this afternoon, and also all the work that you've been doing and on behalf of consumers. I am with the CMS Marketplace Operations Coordination Center and I wanted to share a few updates from an operational and technology perspective with you today. And overall, I'm happy to report that in these first two weeks of Open Enrollment, we've seen no major technical issues on [Healthcare.gov](https://www.healthcare.gov) and that operations across the Marketplace have been seen and stable. As Beth mentioned at the top of this call when she talked about over 3 million consumers with already selected plans this Open Enrollment, we're continuing to see a healthy level of traffic and activity in the first few weeks. Just as a reminder, that 3 million number is for consumers in the 33 states that use the federally facilitated Marketplace on [Healthcare.gov](https://www.healthcare.gov), so we will have some future data releases getting into more detail and state breakdowns. And so, now that we're in the month of December, we're really focused on that lead up to December 15th and again, as folks have mentioned on this call, December 15th is the deadline consumers for who are seeking coverage by January 1 to come in and make a plan selection for 2022. I do want to dig into this a little bit more just to provide some context. We really encourage, especially new consumers to come in by December 15 and make that active plan selection, because that will give them

coverage starting January 1st, which is what most folks are looking for when they buy a plan. For returning consumers, folks who are enrolled currently in 2021 Marketplace coverage, if they don't return, we do have a process in place to make sure that they will still have coverage on January 1st, but we always strongly encourage consumers, newly and returning to come back and to shop actively, to update their information, make sure that it's up to date and to look at the offerings to make sure that they're making a selection of the plan that works best for them. Just one note that, of course, Open Enrollment does extend into January 15th but we don't actually close the doors after December 15th, but we do want to make it clear why December 15th is so important that is looking for that January 1st date for coverage. So overall, really pleased to be able to let you know that we expect that when consumers come into [Healthcare.gov](https://www.healthcare.gov) or work with some of our partners or call them at the call center, we anticipate being able to provide those consumers with a smooth experience and a positive experience and we're hoping that we can just continue that so that as you work with folks and get them in the door they'll have that positive experience and get the coverage that they very much need. So, thanks again, it's an honor to be with you all, and thank you for everything you do.

Beth Lynk: Thank you, and will now go to our Partnership Lead Lisa Carr.

Lisa Carr: Wonderful. Thank you so much, Catherine and Beth we're just so thrilled to have so many really great resources to share with you. So, I'll be sharing my screen really quickly. We have some really helpful information here on both the Marketplace page and on [Healthcare.gov](https://www.healthcare.gov). I know we're a little bit over time, but I want to make sure that you all see our new resources here. You should be seeing here our Partner Tools and Toolkits page. This is where if you're not a Champion for Coverage, we encourage you to do that. Just click here to the Champion page you'll learn more and see how to apply. We have an Event in a Box that's available for anyone that wants it. If you just click here you'll get the order form. This is a wonderful box that has lots of great resources. You can see the list here, conference cards, brochures, even posters and stickers. They are free and they'll be sent to you for free. You do not have to be a Champion for Coverage. anyone can get this box and, if you want multiple boxes just fill out the form multiple times to get the boxes that you need. We have downloadable materials, this is our Virtual Event in a Box. All of the material that is in our Physical Event in a Box is here under our downloadable material, so you can check those out. We have a reference sheet, with some critical resources, talking points, theme weeks are listed here for you, and we have Week of Action Toolkits here for all of our weeks so far and on Monday, the start of our Week of Action for Faith and Gig Workers, you will see right here on our website our Gig Workers and Faith Toolkit. We'll also make sure that all of you who receive our Listserv notice also gets that material. If you do not receive our Listserv notices on Mondays, please email us at our Champion email box, which is Champion@cms.hhs.gov. We have also theme week graphics- the December ones are coming up really soon like within the next day or so which includes the Faith and the Gig Worker graphics. We also have the calendar of events. We encourage you to check this out. This is also how you can RSVP to our calls. We have the list of all the Champions for Coverage and Navigator awardees if you'd like to coordinate and partner with them in your community and hosting an outreach and enrollment event. We have the application form to become a Champion for Coverage. If you'd like some help in enrolling, you go to Find Local Help. Again, this is our email address Champion@cms.hhs.gov and we record

these calls and post the transcripts and they are posted right here- we have more coming on our website soon. I also want to highlight the Social Media Toolkits. We have Marketplace Open Enrollment Toolkit in English and Spanish and graphics. These can be used throughout the Open Enrollment periods, throughout the whole time, it's not focused on a certain theme week. And we have a brand identity and kind of DIY guides here and customizable materials. So, lots of information you can use. Again, this is all on [Marketplace.cms.gov](https://marketplace.cms.gov). And, of course, many of you also work with [Healthcare.gov](https://healthcare.gov) and it also has some helpful information there. If you have any questions, we can take a couple of them, I know we're over time. So, if you haven't received your toolkit yet, if you've ordered the Event in the Box, please just email us at Champion@cms.hhs.gov and we'll help you with that. That's really helpful. We also have a question as to some ideas about doing outreach during COVID and we know that a lot of folks during those COVID vaccination events or COVID testing events, they're also handing out our materials on our website so we encourage you to print those out and share those as well. So, I know we want to wrap up quickly. We look forward to having you on our next call, which is next Thursday at 3pm where we will be focusing on the next Week of Action which is Asian Americans, Native Hawaiian, and Pacific Islanders along with American Indian, Alaska Native, and Tribal Week of Action. And the Women's Week of Action. So, come back next Thursday at 3pm. We'll be sharing new resources and new high level speakers, and we look forward to seeing you then. So, thank you all for joining our webinar today. We appreciate every one of you for joining, and all the work you're doing, and this ends our call. We hope you have a wonderful rest of your day, goodbye.