

Marketplace Open Enrollment Weekly Partner Meeting
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Beth Lynk: Welcome to the weekly Health Insurance Marketplace Partner event. As I said, my name is Beth Lynk, I'm the Director of the Office of Communications at CMS. Next week is the final deadline for consumers to enroll in health coverage on Healthcare.gov for coverage that will start January 1st and we know this is a really important deadline for folks, as we know that most people want health coverage for the entire year for 2022 and to get that, folks need to sign up by December 15th for that year round coverage starting January 1st. I know many of you are getting the word out already for folks to sign up for that coverage and we really appreciate all the work to get out the word in this final push. I want to note that we have really exciting news to share today. Our national Snapshot was released this morning with updated enrollment numbers and for the first time, we also released state by state enrollment numbers so everyone can get a sense of what's happening across the country and I'm going to highlight a few key points. So, across the country, nearly 4.6 million people have signed up for health coverage during this Open Enrollment period on the federal Marketplace and in the state-based Marketplaces. This is really exciting and what we're seeing is that assistance from the American Rescue Plan really continues to drive enrollment across the country. It's affordability and accessibility-that's the name of the game. We know that so far during this Open Enrollment period, 95% of consumers, 95% in Healthcare.gov states are receiving premium tax credits to lower the cost of their monthly premiums. In addition, we know that the number of consumers that have gotten health coverage for \$10 or less per month after tax credits has nearly doubled compared to this time last year. So that's really exciting and we know that the demand for health care coverage is really clear. In the 33 Healthcare.gov states, we're seeing that enrollment is up 5% from last year. In addition, in states that haven't expanded Medicaid, plan selections are up 9% last year, really showing that there's a real demand for health insurance coverage in those states. A couple of shout outs in Texas and Florida. We're seeing that Texas has seen a 20% increase in their enrollment from last year, Florida seen a 9% increase in their enrollment from last year. That's really exciting numbers. In addition, many of the state-based Marketplace are also seeing substantial increases and their plan selections from last year. New York, New Jersey, Pennsylvania, and Vermont have seen plan selections increase more than 15% from where they were last year. In addition, the three states, Kentucky, Maine, and New Mexico, that successfully transition from the help from Healthcare.gov to the state-based Marketplace, have been seeing really great demand. Almost 20,000 consumers in those states have actively returned to their state-based Marketplace to choose a plan, so that's really great. And we know you all have been doing this work, getting out the word. This is a special enrollment period like no other, not just because the American Rescue Plan has made health care coverage more affordable than ever, but also because we're really building on the gains and coverage that we saw during the special enrollment period earlier this year, and so we're continuing to see more consumers returning to the Marketplace of record levels. I'll note and we'll put it in the chat

box, that you can find more information about the Snapshot, see where your state stacks up in the chat and also, on the CMS press page. I really again want to thank all of you for your work to get folks covered. We're really on our way to making this the best enrollment ever this year, so really thank you. But we're not done yet, so as I mentioned, next week, next Wednesday is a really important deadline. This is the deadline for folks who want to sign up for coverage starting January 1st. As you all know, that doesn't make it the end, it's not our final deadline. Folks will have until January 15th to sign up for coverage. But it's a really important one, because most people want that year-round coverage, so we're really encouraging folks to really, as we rush towards next Wednesday, promote the 15th as much as possible. Next week we're going to continue our theme weeks, you're going to hear from some of our special guests about some of the work that they're doing next week. December 12th through the 18th is our Women's Week of Action, our Asian American, Native Hawaiian and Pacific Islander Week of Action and our American Indian, Alaska Native and Tribal Week of Action. I'm really excited that we've got three national partner organizations on the line. We're going to share information about the Weeks of Action, and then I will turn it to our special guest, Krystal Ka'ai, the Executive Director of the White House initiative on Asian Americans, Native Hawaiians, Pacific Islanders. So, I am going to turn now to our partners and we're going to talk a little bit about their work and why specific outreach to these populations is so critical. So first, we're going to hear from Carmina Bernardo, who's Senior Director of Public Policy at Planned Parenthood Federation of America. Then you'll hear from Emeline Kong, who is a fellow for Community Engagement and Advocacy at the Asian and Pacific Islander American Health Forum and then you'll hear from Councilman Nick Lewis from Louis Nation National Congress of American Indians, representing the National Congress of American Indians. So, with that I'm going to turn it to Carmina Bernardo. And I'll ask our advocates and our speakers to introduce the person following you. I'll step in, if needed, but Carmina, I will turn to you.

Carmina Bernardo: Thanks so much Beth, and thanks again for this opportunity. Thank you for the invitation. Good afternoon everybody, I'm Carmina Bernardo with Planned Parenthood. Planned Parenthood Health Centers are trusted primary and preventive providers for people of all genders and ages. Each year, our health centers provide essential care. We also provide health insurance. Our health centers help patients enroll in health insurance coverage through both the Healthcare.gov and the state-based Marketplaces that were created by the Affordable Care Act. We see on the ground, why the ACA and health coverage is important. Thanks to the ACA's many consumer protections and coverage expansions, health coverage is available for many women, regardless of pre-existing conditions or lifetime caps. Prior to the ACA, one in five women of reproductive age were uninsured. In 2018, after the ACA was passed, that number went down by half. In 2017 and nine and 10 non-elderly adult women became insured, because of the ACA. And since the ACA was passed, the proportion of uninsured Black and Latinx women of reproductive age, fell by 36% and 31%. Along with coverage gains, the ACA has put into place key protections. Prior to the Affordable Care Act, insurance plans were under no obligation to provide coverage, control costs or coverage a full range of benefits. Many women seeking coverage were either charged more or were turned down entirely by health insurance. The ACA has made health coverage more accessible and more affordable for many. One of the greatest increases in coverage following the implementation of the ACA is the expansion of Medicaid. Women comprise the majority of adults Medicaid enrollees and women

of color comprise the majority of women enrolled in Medicaid. Medicaid is a crucial women's health program. In 2018, it financed nearly half of all births in the United States and accounted for nearly three quarters of all publicly funded family planning services. By expanding Medicaid, more people, especially women, are able to access reproductive services like contraception, breast and cervical cancer screenings, well limiting exams and STI testing and treatment. Equally important, to the women's preventive benefit is working. The latest analysis show that more than 62 million women have access to fully covered women's preventive care without copays or other out of pocket expenses. Women of color make up the majority of those who gained coverage for birth control and other preventive care without a copay. As of 2015, at least 17 million Latinas and 15 million Black women gain access to no cost birth control, thanks to this benefit. Here, at PPFA, we are working with Planned Parenthood affiliates to make sure that our health centers that do ACA outreach and enrollment have the resources and information necessary to assist patients and other consumers. We at Planned Parenthood believes all people should have access to affordable, quality healthcare and we will continue to partner with CMS to fight to protect and build on the ACA to deliver on that right. Thank you again, and I will now turn it over to Emeline.

Emeline Kong (APIAHF): Hi, thank you Carmina. Hi everyone, thank you so much to CMS for asking the Health Forum to speak today and thank you everyone for the work that you've been doing for Open Enrollment so far. The statistics that Beth shared are awfully amazing, but of course there's more work to do. So, next week is the AANHPI Week of Action. The Health Forum is the oldest and largest health advocacy organization, working with the AANHPI community. We've been working on Marketplace outreach and enrollment since the beginning, and we have enrolled more than 1 million people. Though, it's really wonderful to see that the uninsured rate for AANHPI populations reduced by about 54% since the Affordable Care Act was implemented. But we're still working on reaching that last 6 to 7% of uninsured. Though, especially as the AANHPI community continues to grow, the Health Forum wants to support other organizations in their outreach and also our community directly. Recently, we surveyed about 80 community-based organizations across the country and 83% of the groups named increasing access to health insurance to be a priority, and they want to increase their capacity there. One of our partners also conducted a focus group where they found the issues that are affecting AANHPI individuals and the individuals named that they wanted more in-language resources and also because many immigrant communities and AANHPI communities use messaging platforms like WhatsApp and WeChat. Misinformation of the key concerns that they also want more information on combating. Navigator assistance is extremely important for the AANHPI community. So, in California, for example, the Asian and Native Hawaiian Pacific Islander Community where the racial and ethnic group most likely to enroll with assistance. So, looking ahead, we want to host an online event in January to support Navigators and to help people connect to them. So, let me know if you're interested in participating or collaborating. But more directly next week for the Week of Action, the Health Forum wants to support you and support others, so let us know what you're up to. We can promote your social media posts, we can provide some resources and information. We created a landing page on our website that highlights language access resources and we also created a fact sheet specific to 2022 Open Enrollment. And every day will be running a trivia competition with some prizes on our social media. I'll drop my email in the chat and our social media handles along with that survey of

community-based organizations Thank you so much, and I will turn it over to Councilman Nick Lewis.

Nickolaus Lewis: Hello. Can you hear me okay?

Beth Lynk: We can hear you loud and clear.

Nickolaus Lewis: I was having technical difficulties a little bit ago, but thank you all for the work that you're doing. And it's good to hear the other updates and the presenters, so thank you for what you're doing in your communities. My name is Nickolaus Lewis. I'm a Council member for the Louis Nation and the Vice Chairman on the National Indian Health Board. And the things that I want to talk about is in regards to our American Indian and Alaska Native populations. The COVID-19 pandemic has presented many challenges to American Indians and Alaska Natives and our tribal communities. This disease has impacted our people at a rate higher than any other population in this country, stretching our health systems to their limits and breaking points. This pandemic illustrated the importance of third-party payers, particularly Medicare and Medicaid to the Indian health care system. It is important that our people have access to health insurance to mitigate the impacts of the pandemic. The current administration has released funding to help with Marketplace insurance even further by lowering copay cost, enhancing premium tax credits, and announcing more plan choices. According to a recent presentation by the Centers for Medicare and Medicaid Services, to their Tribal Technical Advisor Group, these policy changes resulted in an additional 25,000 American Indian Alaska Natives becoming enrolled in a Marketplace plan. The National Indian Health Board has also worked in collaboration with CMS Tribal Affairs on outreach and enrollment efforts to connect tribal communities with healthcare enrollment specialists who advise individuals on the best type of Marketplace plan for them. These efforts also include informational outreach materials that NIHB has helped disseminate from CMS to better assist American Indian and Alaska Native families to understand their health insurance Marketplace options. NIHB Outreach and Education Program also partners with CMS Division of Tribal Affairs, providing Indian health service, tribal health care facilities, and urban Indian health clinic trainings to 12 Indian health service areas. National Indian Health Board has also a story banking campaign to hear positive stories from Tribal Enrollment Assisters and other Marketplace tribal beneficiaries. From this campaign, tribal communities have expressed several instances in which there was no other health insurance out there for them, but throughout the Marketplace, they were able to find the low-cost alternative health care coverage. Even though healthcare insurance through Marketplace is available for American Indian Alaska Natives year-round, American Indian Alaska Native mixed families can also sign up for Marketplace during the special enrollment period which is happening right now until January 15th. Mixed families can also sign up on the same application as their tribal families at any time throughout the year, to ensure that tribal citizens have access to CMS programs, such as the Marketplace health insurance to maximize third-party revenue for Indian health care providers to ensure access to tribal citizens. The National Indian Health Board wants tribal communities to understand how these programs impact them so they can become insured and save lives of their people. It is our hope that this will be the beginning of partnership with the National Indian Health Board so that we can all

help all of our tribal communities and accessing the health quality care for the generations to come, thank you very much.

Beth Lynk: Thank you so much Councilman and thank you to all of our speakers. It really is so important to hear the context of why we're doing this outreach and why it's so important for all the work that everyone's doing on the phone, so thank you. I'm now going to turn to our special guest, who I see, I believe we have on the line, and that is Krystal Ka'ai from the White House initiative on Asian Americans Native Hawaiians Pacific Islanders. Krystal is doing incredible work at the Department of Health and Human Services. And not to put you on the spot Krystal, but I know you just jumped off a really exciting call with Secretary Becerra where you were making some really important announcements. So, I will turn to you to talk a little bit about that, and why some of outreach plan for next week is so important, but Krystal Ka'ai, I'll turn to you now.

Krystal Ka'ai: Thank you so much Beth and good afternoon everyone. It's so great to be here with you all. As the Executive Director of the White House Initiative on Asian Americans Native Hawaiians Pacific Islanders are what we call WHIAANHP. I'm really honored to join today's call and to be with you as we work to promote greater access to healthcare during the Open Enrollment period for all communities and especially those that have been traditionally and historically underserved and overlooked. The White House Initiative on Asian Americans Native Hawaiians and Pacific Islanders was established by President Biden through the signing of Executive Order 14031 earlier this year, and it's housed within the US Department of Health and Human Services. And as Beth just mentioned, we actually had a really big announcement. About 30 minutes ago, we officially launched the initiative and Secretary Becerra announced its other Co-Chair. Secretary Becerra is actually one of the Co-Chairs of the initiative who was named in the executive order and today we announced US trade representative, Ambassador Katherine Tai who is one of the highest-ranking Asian Americans in our federal government as the other Co-Chair of this historic initiative. The work of our initiative is to ensure that the federal government's programs resources and initiatives are accessible to the over 24 million Asian Americans Native Hawaiians and Pacific Islanders in the United States, who represent the fastest growing racial demographic in our country. And the initiative is tasked with coordinating and executing an ambitious whole of government response to advancing equity justice- an opportunity for AANHPI communities, and this includes everything from promoting health equity to addressing anti-Asian bias and hate to improving language access services for limited English proficient communities. And this work is especially critical as our nation continues to face the ongoing impacts of the COVID-19 pandemic, which has taken a devastating toll on communities of color and exacerbated long standing health inequities impacting AANHPI and so many other communities of color. That's why the White House Initiative is laser focused on utilizing the tools at our disposal within our new home at HHS to close gaps in health care coverage and usage. Unfortunately, the pandemic has laid bare longstanding health disparities and inequities impacting communities of color. And yet, too often AANHPIs are left out of national conversations about these issues, due to the lack of desegregated data on our communities. But from the data that we do have, we know that Native Hawaiians and Pacific Islanders in particular have been devastated by the pandemic and continue to face some of the highest COVID-19 infection mortality rates out of any racial

population in several states. And we also that Filipino nurses have also been disproportionately impacted by the pandemic. Although they make up only 4% of Registered Nurses in the United States, they have accounted for over a third of all COVID-19 related deaths. And then there is the fact that we have a largely immigrant population within the Asian American community which has made our community especially vulnerable during this pandemic. We know that healthcare is complicated enough to understand and one's native language and that language barriers can complicate access to life saving care. And this is especially true for the one third of Asian Americans Native Hawaiians and Pacific Islanders who are limited English proficient and who rely on translated resources and culturally competent outreach to receive the information that they need. And so, I want to thank Emeline from the Asian and Pacific Islander American Health Forum, who already outlined, many of the challenges that the AANHPI community faces. I don't want to reiterate too much of that, but I think it's really crucial to underscore how important it is that we do have targeted outreach and resources and dedicated to this community. The White House Initiative on Asian Americans Native Hawaiians and Pacific Islanders is committed to increasing this outreach and looks forward to partnering with CMS for next week's AANHPI Week of Action. And I really want to thank, I know this is a broader call, we are not focused just on the Asian American Native Hawaiian Pacific Islander community, but I want to thank all of our community leaders who are here today and who were able to share again so much of the important work that you are doing on the ground to make sure that healthcare is available and accessible to all Americans. The President believes that all Americans deserve access to quality, affordable health care, no matter their race, ethnicity, gender identity, or language ability and it is that promise that we are deeply committed to embedding in our work through the White House Initiative on Asian Americans Native Hawaiian Pacific Islanders, so thank you again for inviting me to join you today, and I will now turn it back over to Beth.

Beth Lynk: Thank you so much Krystal and thank you for all the work that you do on behalf of the American people. I am now going to turn the call to Ben Walker, who is the head of the Healthcare.gov Marketplace, to give some key dates.

Ben Walker (he/him): Yeah good afternoon. It's good to be with you all again, as this is such an exciting time to be together. We see it every day when we're sitting and monitoring our various systems and processes, you know the shape of the enrollment curve remains the same, each year, you know. It's kind of eerie how you know things move out and they get a little quieter on Thanksgiving, then people started picking up and getting interested again and the energy that you all have been working to build really, for you know, a long time now, starts to really crest right about now and so we're seeing over the last couple of days our volume is really starting to perk up. And over the next few days and going to the 15th we should have the most consumers coming in and getting coverage that we will during the entire Open Enrollment period, which is just really fun to watch and observe and realize what that means in terms of all the hard work that our folks on the ground are putting into to create those plans selections that help consumers get that security of health insurance. So, you know just to reiterate a couple of things that Beth said, you know as a reminder December 15th is that regular deadline for most folks to get January 1st coverage. We will be giving out those January 1st effective dates, all the way through 5am on December 16th. That's to make sure that folks, even in our Western most

time zones have the ability to get that full December 15th. And so, you'll see a lot of the advertising and the messaging and the outreach say December 15th. And by going to 5am and the 16th that's how we're making sure that everybody has that full December 15th to use to go through the enrollment process. The other thing I wanted to say is that we're not closing the doors at 5am so you know December 16th is a good day to enroll, so it's December 17th. Now we're going to start using February 1st effective dates on those days. So, December 15th is still the date for folks who want that full year of coverage, but we're not going to take the site down, we're not going to close the Call Center you know anything like that. At 5am we will continue to be up and available just with that change in effective date as we continue on through the Open Enrollment period. So as a reminder, you know we've got our two groups of consumers, we've got our new folks, what we need them to do is pretty straightforward, it's come in, submit the application, and pick the plan that's best for them. We also have returning consumers and we're seeing more of them come in, than ever before, because I think all of you did such a great job in helping folks get enrolled during the 2021 special enrollment period, we've got that larger base of folks. And we were really interested, you've probably heard me say it several times if you've been on some of these calls, and making sure that those folks who newly enrolled in the spring and summer, knew how important it was for them to come back during this Open Enrollment period to make sure their eligibility information is updated and make sure they have the right plan for them for the upcoming year and we are seeing that happen, so please you know, continue to make that a point of emphasis, with the consumers that you and the organizations that you work with helped enroll during the 2021 SEP. You know even in these last few days before December 15th, it is important for them to come back in and make sure that they're you know in the right place for 2022. So, you know from where we sit, I'm also really happy to report just to say that we're not seeing any issues, any broad technical issues or problems that consumers are having. We are continuing to monitor things extremely closely, 24 hours a day, to make sure that we're up and available. And again, when you do the hard work of getting consumers, you know, to the door to come in and submit those applications and update them and enroll, that the site is there and available for them to do it that. Our Call Center is there and available for them to do it and we will continue to be very attentive on that through and beyond December 15th, so thanks so much again for your hard work, and please know that we're with you.

Lisa Carr: Well, thank you so much Ben and I'll go ahead and start sharing some really important resources for you. We've updated our website with a couple of new resources. We're really excited about the activity we're getting with these resources. Our important resource is the Event in a Box-this first document here. We hope that you'll go ahead and order those. We've changed the order form, so you just click it on and you order the materials you want in English or Spanish. We have materials that are with images and five different ethnicities, including Native American, including Asian, Black or African American, Caucasian, Latino, so we hope that you'll go ahead and get those materials. They are free, they're shipped to you for free and you don't have to be a Champion for Coverage. You anyone can go ahead and get those materials. We also have new materials here for the all the Weeks of Action- this is currently the Faith Week of Action. We're going to be adding the graphics and the Social Media Toolkit for the AANHPI and Women's Week of Action and the American Indian Alaska Native and Tribal Week of Action. That will come up here on Monday, when the Week of Action

starts. So, we hope that you go ahead and check out our page. Again, this is Marketplace.cms.gov and click on Partner Tools and Toolkits. If you're not a Champion already, we hope that you would consider becoming a Champion for Coverage organization. Here's some information on how to sign up, more information about the program and the outreach materials. Now I noticed that we're over time, so I do just want to take a couple of questions. I see, we have no questions yet. If folks have questions, feel free to send them to Champion@cms.hhs.gov. We also want to let folks know that we did put in the chat function all of our contacts in the regions, so if you are throughout the country, and you want to work with CMS, we have staff available to help you and to work with you on an outreach and enrollment event. They are in the key cities across the country and you'll see that in the chat function. Our next call is going to be on Thursday December 16th at 3pm Eastern. We have some amazing speakers scheduled already and the topic is Give the Gift of Healthcare Week. So, we have some faith-based national speakers and others that will be joining us. We also have a very big call scheduled for December 21st at 3pm. We have some very high-level speakers. We hope you will put that on your calendar. It's not going to be on the 23rd, it will be on December 21st at 3pm. We will be following up with you with more information about this, but we hope that you can attend that call. I know that we're short on time today so just wanted to thank you all for your work, we appreciate everyone that's reaching out, for using all the materials that we have and your own materials as well. If you go to Healthcare.gov, on Twitter and Facebook, you'll find a lot of social media posts that you can like and share. We encourage you to do that. There's lots of great information out there that we want to make sure that people know about, especially by the end of the deadline by December 15th. We'll be sharing more information next week about the deadline for January 15th, the end of Open Enrollment, so we just thank you all for your time today, we look forward to having you on our call next week. This does end our call for today. Have a great afternoon, goodbye.