

Centers for Medicare & Medicaid Services  
Marketplace Open Enrollment Partner Meeting  
December 16, 2021  
3:00pm ET

**Beth Lynk:** We love to hear where folks are from. Loretta in Mississippi, Evanston, Illinois. Lubbock, Texas. Really great to see where folks are. Wonderful. North Dakota, Virginia, New Hampshire. Well, thank you, everybody. Hollywood, Pennsylvania, (inaudible). Thanks again for joining us, as you can see, this call is being recorded. My name is Beth Lynk. I'm Director for the Office of Communications at Centers for Medicare and Medicaid Services. This is our weekly Open Enrollment Partner call for Marketplace. Today is December 16<sup>th</sup>, and I want to say a big thank you to everyone for getting us over our first and critical deadline, which was the December 15<sup>th</sup> deadline for enrollment starting January 1<sup>st</sup>. Next week, we'll be telling -- sharing a little more about where we are in terms of numbers but I can say, from our call center volume, and the engagement yesterday, it's very clear that the demand for high quality affordable health care coverage is high. The American Rescue Plan is working. The subsidies are included there. The fact that health care coverage is more affordable and accessible than ever. We are seeing really incredible trends and really encouraging numbers as it pertains to enrollment during this Open Enrollment. And that's due in no small part to all of you, so a big thank you to all of the work that everyone is doing and continues to do. I want to note that the January 15<sup>th</sup>, 2022, date is the final enrollment deadline, and it will be here before we know it. So, for folks who sign up by January 15<sup>th</sup>, they'll get coverage starting February 1<sup>st</sup>. So, we really want to keep up the momentum that we've already seen across the country and continue to encourage everyone who needs health care coverage to visit [Healthcare.gov](https://www.healthcare.gov) to enroll in that coverage. I will note, as alluded to, we're not putting out a Snapshot of enrollment today. We'll talk more about that next week. But we're encouraged and feeling very good about where we are in terms of enrollment. But the work continues, so we're moving towards that January 15<sup>th</sup> next deadline and we're going to do that through our continued tactics around Weeks of Action. Next week's theme week is around Giving the Gift of Healthcare and we'll talk a little bit more about what that means as we hear from our speakers. And as we always do, we'll share resources, graphics, talking points, and materials so you can share those with your community. I also want to note, we've got great speakers on the line today. We are going to hear from Reverend Michael Minor from the National Baptist Convention Health Ministry. From Scott Yeager, outreach manager for Pennie, and we'll hear really what this is all about. One of the consumers- Rashid Fullah, who is a Maryland resident enrolled in Marketplace coverage through the Maryland Connection, which is state-based exchange. He was previously enrolled in [Healthcare.gov](https://www.healthcare.gov) in Virginia and we'll hear his story. After we hear from the speakers, we'll turn to testimonials and folks and experts. We'll turn the meeting over to Katherine Wunderink who will give an update from CCIIO and Lisa Carr in our Partner Relations Group here at CMS, who will provide an update on new resources and will take your questions. I'm also really excited, before we kind of go into the full meat of the agenda, we're joined today by Liz Fowler who is acting Deputy Director of the Indian Health Service within HHS. Deputy Director Fowler is really an incredible advocate and leader within the HHS family, and has been doing tremendous work at IHS and will speak about this week, our Tribal Week of Action, kind of why outreach to that community is so important. Before we proceed, I am so delighted to turn the call over to Deputy Director Fowler.

**Liz Fowler:** Good afternoon or good morning to those of you on the west and all of you. I wanted to let you know how much I appreciate the invitation to speak with you this afternoon. It is an honor to speak

with you. As acting Deputy Director for Indian Health Service, I'm happy to be a part of this important conversation, especially during this Week of Action that includes not only women, but American Indians, Alaska Natives, Asian Americans, Native Hawaiians and Pacific Islanders. Some of you may be familiar with our agency, especially if you visit or continue to use the Indian Health System for your health care needs. The Indian Health Service is an agency within the Department of Health & Human Services and we are responsible for providing Federal health services to American Indians and Alaska Natives. We were first established in 1955. The provision of health services to members of federally recognized tribes grew out of this special government-to-government relationship between tribes and the federal government. At the HIS, we provide comprehensive primary health care and prevention services to approximately 2.6 million American Indians and Alaska Natives, from 574 federally recognized tribes, through a network of over 605 hospitals, clinic, and health stations, on or near Indian reservations. The most recent recognition was in 2018 when six tribes in Virginia gained federal recognition, and the little tribe of Chippewa Indians of Montana gained federal recognition in December of 2019. Some of our facilities are directly operated by the Indian Health Service, while others are operated by tribes or tribal organizations. Under the Indian Self-Determination and Education Assistant Act, tribes have the option of exercising their right to self- determination, by assuming control and management of persons previously administered by the Indian Health Service or Federal Government. Today, over 60 percent of the IHS appropriations is administered by tribes. The IHS also provides funding to 41 urban-centered health care organizations that care for patients from a number of tribes near and far from these urban centers, including cities like Baltimore, Denver and San Francisco. The Indian Health Services have nearly 15,000 employees nationwide. Those are all Federal employees, including health care providers, like doctors, dentists, nurses, dietitians and optometrists. We believe there is equal number, or even greater number of clinicians, and employees, employed directly by tribes in the urban programs that I mentioned earlier. We also provide a comprehensive environmental health program that includes environmental health, injury prevention, and safe drinking water and solid waste sanitation facility construction services throughout Indian country. A lot has changed, since IHS began back in 1955, but our commitment to improving the health status of American Indiana and Alaska natives remains the same. As I mentioned, the COVID-19 pandemic, because this disproportionately affected American Indians and Alaska Native populations across the country. At the height of the pandemic, American Indians and Alaska natives had infection rates 3 1/2 times higher than non-Hispanic whites, over four times more likely to be hospitalized as a result of COVID-19, and had higher rates of mortality at younger ages than non-Hispanic whites. Public health driven social distancing measures were imposed which affected hospitals and clinics and impacted the utilization of health care services. As a result, revenues for federally and tribally operated facilities had declined. The pandemic has illustrated the importance of these third party payers and how vital it is for American Indians and Alaska Natives to have access to health insurance. Increases in health insurance coverage and third-party collections, help federally operated and tribal operated facilities continue their operations and expand the services offered. The benefits of having health care coverage are tremendously important for American Indians and Alaska natives, because health care coverage provides access to quality health care services, beyond what their local Indiana health care providers can provide. IHS tribal and urban Indian healthcare --

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-- program can stretch their resources further when more patients have health care coverage. For our patients, having health care coverage means having more health care options for tribal and urban Indian communities, like American Indians and Alaska natives, to have better access to health care. Ultimately, this reduces health care disparity and improve health care outcomes so tribal populations can live longer, healthier lives. Just a quick word about how involvement occurs at IHS. Patient registration and patient

benefit coordination staff at IHS tribal and urban Indian health facilities determine which patients are uninsured to provide those patients with education and assistance recording health care coverage options. This process takes place within the health care facility, either on or before the date much the patient's visit. Enrollment can also be achieved through outreach opportunities at the facility or within the communities served. American Indians and Alaska Natives can get free in person help on applying for or exploring coverage options in the Marketplace or Medicaid from their local IHS tribal or urban Indian health programs. Currently there's more than 100,000 American Indians and Alaska Natives enrolled in the Marketplace and that number is climbing. Although enrolled tribal members can enroll in the Marketplace year-round, we're encouraging enrollment during the Open Enrollment period, which runs through January 15<sup>th</sup>, 2022. Four out of five people can find health insurance for \$10 per month, and millions can enroll in coverage for free. At IHS, we're continuing to encourage outreach and enrollment activities at all of our facilities and the work with your national Indian health outreach education initiative tribal partners on outreach, education, and enrollment in tribal communities. I want to thank the Champions for Coverage for the great work and for inviting me to speak with you today. I encourage American Indians and Alaska Natives who need health coverage, to sign up by January 15<sup>th</sup>, 2022. You can find the closest health program on the [IHS.gov](https://www.ihs.gov) website using the Find Healthcare tool. Thank you, again, for having me and have a great day, everyone.

**Beth Lynk:** Thank you so much Deputy Director Fowler and for the information, for the remarks and for your work. It is so critical, and I think I was certainly learning things as well, because, you know, I think it's a really important for us all to certainly elevate the importance of health coverage and kind of how this intersects with the work of IHS and particularly in our outreach and communications to the community. So, thank you so much for joining us. I'm now going to turn the call over to Reverend Michael Minor—

**Operator:** Recording stopped –

**Beth Lynk:** From the National Baptist Convention to provide some remarks.

**Dr. Minor:** Thank you, Beth. My name is Michael O. Minor, the National Director for the Ministry of the National Baptist Convention USA Incorporated. I thank CMS for giving me this opportunity to share. As the nation's largest Black denomination, NBCUSA encourages everyone to give the gift of health care this holiday season. The NBCUSA is focused on outreach and education. We promote getting covered not only during Open Enrollment. We promote healthy living year-round through the various national initiatives. We work with the National Institute of Health Research Program. Our monthly health services promote a wide range of healthy living promotional activities, including February Wear Red Sunday, September Sickle Cell Cyber Sunday, and Coverage to Care initiative for Minority Health. On a personal note, I've been privileged to serve as certified ACA Navigator for the State of Mississippi. Since the launch from the program in 2013, our organization Oak Hill Regional Community Development Corporation has been actively involved getting Mississippians covered. I've been pressed to lead the team and have thousands connect with healthcare options. Whether those consider insurance options for retirement, churches needing coverage for clergy, or parents needing assistance for enrolling in Medicaid and C.H.I.P., it's been a blessing for us to serve. We especially give joy where individuals qualify for advanced tax credits resulting in quality health care for under \$4 a month. So, in this Theme Week of Giving the Gift of Healthcare, we encourage everyone watching to help us get the word out. The gift of health coverage is a gift that definitely keeps on giving. Let's all work together to make this ACA Open Enrollment season the best ever. Thanks, and best wishes for a prosperous holiday season.

**Beth Lynk:** Thank you so much Reverend Minor. You said it so, so well. I'll turn the call over to Scott Yeager.

**Scott:** Thank you for everything you do. I will be very brief. I wanted to echo a very important -- that I found out about this morning at 8:00 a.m., 357,312 Pennsylvanians, through Pennie, have been able to get quality health insurance by January 1<sup>st</sup>. And we could not be happier. In fact, much like you heard earlier, we do have a January 15<sup>th</sup> deadline here at Pennie for the residents of Pennsylvania to help people get insured by February 1<sup>st</sup> 2022. Here's the great thing. The American Rescue Plan is phenomenal. It's not just good. Yet not just great. It is phenomenal. Never in the history of the Commonwealth of Pennsylvania has it been easier for, No. 1, people to get protected, to protect their quality of life, but it's never been so affordable. Nearly 50 percent of Pennie's current customers pay less than a dollar per month for health insurance. Less than 58 percent pay less than \$50 a month. That's the tip of the iceberg. We're expanding in Pennsylvania. We're expanding our Assister network to include outreach to LGBTQ communities, African-American communities, Latin and Hispanic communities, Asian and Pacific Islander communities, as well as to our rural communities here in Pennsylvania. We're also partnering with the YMCA on their Health Equity Tour. We're touching all 67, all 67 counties here in Pennsylvania promoting nutrition, dental health, wellness, enhances one's quality of life through health insurance. Again, we've got very good news to report here in Pennsylvania, and I'd like to turn things back over to Beth right now, but I am going to drop my contact information in the chat, if anybody has any questions please don't hesitate to reach out, and have a great rest of your OEP.

**Beth Lynk:** Thank you so much, Scott. Those are great numbers. That is really exciting. So, really kudos to you. That is really tremendous. So, I think as we all know, lives very busy during this holiday season. So, I think unfortunately, Rashid is not able to join us. I'm going to turn to Katherine and then Lisa Carr to talk through resources.

**Katherine:** Thank you for the introduction and thanks for having me today. It is so good to be here with you all and such an honor to join this panel of speakers. Yesterday, as folks have mentioned, was a big day on the Marketplace- on federal Marketplace and other marketplaces in other states as well. December 15<sup>th</sup> was the deadline for consumers to come into [Healthcare.gov](https://www.healthcare.gov) and get coverage that would start January 1<sup>st</sup>. We worked hard, and I know -- many of you have been working so hard to get everyone through the doors, who wanted coverage that would start the 1<sup>st</sup> day of next year. And so, today I really need to take a moment to thank everyone here. You helped a huge number of people to get the coverage that they need at the time that they needed it. So, today is certainly a moment to celebrate all of the work that's been done already during the Open Enrollment. But what's next, the doors aren't closed on this Open Enrollment on [Healthcare.gov](https://www.healthcare.gov). Open Enrollment extends to January 15<sup>th</sup>, 2022. So, from now until then, consumers can come in and will generally get coverage that starts February 1<sup>st</sup>. Also, for consumers who currently have 2021 Marketplace coverage, and didn't come back before yesterday to actively pick a plan for 2022 by yesterday, we do have a process in place to make sure that they will still have coverage starting January 1<sup>st</sup>, so, existing consumers in 2021 will be covered going into 2022. We do encourage consumers both new and those who already have experience on the Marketplace to come back and to shop actively to make sure that their information is up to date and to look at the things, the plans offered for 2022, and make an active plan selection for the next year. From a technology perspective which is the seat I sit in, we continue to expect that when consumers come in to [Healthcare.gov](https://www.healthcare.gov) or work with one of

our partners or call the Marketplace Call Center, however their experience is when they access the Marketplace, we anticipate being able to provide them with a smooth and positive experience. We want to support the work you do in reaching consumers to make sure they are able to get the coverage that they need. So, thanks again, it is an honor to be with you all, thanks so much for all that you do.

**Lisa Carr**: Thank you so much, Katherine. I'm Lisa Carr with the CMS Partner Relations Group. I'm going to share some important information with you all about our Partner Toolkit. I'm going to put that in the chat function for you so you can all have that, but we've made some changes to the Partner Toolkit. I want to make sure you've seen some of our most recent updates. One thing I want to make sure you all know, is our Event in a Box. This includes lots of materials that we ship to you, and we provide to you for free. So, it includes conference cards, brochures, stickers with QR codes that when you scan it with your phone, it comes up with [Healthcare.gov](https://www.healthcare.gov) and local help at [Healthcare.gov](https://www.healthcare.gov) where you can find a Navigator or Certified Application Counselor. We also have cards available in five different ethnicities and the materials available in English, Spanish or a combination of both. So, this is free. We're really encouraging folks to get it now, for the final push for our January 15<sup>th</sup> deadline. So, go ahead and order those Events in a Box. We have plenty of them to go ahead and order. One other thing for you to know we put all of the recordings and transcripts of these calls right here at the bottom of the page. We hope you go ahead and use that. If you miss a call that's where to find it and here's all of our social media in one place. This is throughout the entire OE, Open Enrollment period, you can use these in English and Spanish and of course we have Theme Week Toolkits right here. All of our toolkits are here, including the one for the current week, but you can also find our graphics for this month, and we'll be posting our January graphics shortly. So, lots of information for you to share and let people know how important it is, especially as you gather with them over the holiday season. We hope you will help share the good news about the Marketplace. Now, we know we're getting towards the end of our call, so we do have a Champion for Coverage e-mail box right here. If you have any questions, you can e-mail us, at [Champion@cms.hhs.gov](mailto:Champion@cms.hhs.gov) and we'd be glad to help with any questions that you have. And we are meeting next week, not on the 23rd but we'll be meeting on December 21st, Tuesday, at 3:00 p.m. with some really important updates and some high level speakers. We really hope that you join us next Tuesday for our final call before the end of the year. And we'll be updating you with all of the new resources that we have on this page and elsewhere. So, we look forward to having you join us then. Thank you all for your time today. We know that the time is up so we hope you have a good rest of your day and look forward to seeing you next week. Thank you. This concludes our webinar for today!

**Beth Lynk**: Oh, I was going to say, I think we did have one question in the chat, Lisa, that I was seeing. I did want to reiterate for folks that we are – [Lost Audio] so, Open Enrollment is not over, so, the question is really what do we do for returning consumers that are looking, worried they might have missed that first deadline and looking for coverage. I want to reiterate, Open Enrollment continues. You can still sign up for coverage and that starts February 1<sup>st</sup>. I want to reiterate. I saw that in the chat.

**Lisa Carr**: Thank you so much. Great. Good. Thank you. We look forward to seeing you all next week.

**Beth Lynk**: Thanks, everybody.

**Lisa Carr**: Thanks.