

Open Enrollment and the Marketplace in 2015

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Overview

- 2014 Success and Lessons Learned
- Evidence That the ACA is Working
- Open Enrollment Overview
- Resources for OE in 2015
- What's new for individuals
- 5 things to consider in 2015

Outreach Success in 2014

- 7.3 million Americans enrolled and paid (as of August 15)
- Approximately 8.7M additional individuals in Medicaid/CHIP since October 2013
- Paid media reached 95% of target audience 41 times
 - Unprecedented digital effort started 4m new accounts
 - 1 in 4 Facebook ads led to new account
- 43k+ enrollment events
- 80k+ trained Navigators, CACs, and registered agent/brokers
- 1,927 Champions for Coverage
- 67m+ visits to HC.Gov
- 23m+ calls to FFM call center

Lessons Learned in 2014

- **Make noise** – Combination of paid, social, earned, and grassroots outreach drove enrollment
 - Reinforce key dates and messages across all channels
- **Consistent Messaging** – Testimonials, deadlines and messages about affordability resonated deeply. These were especially successful when broadcast through radio or social media and tied to upcoming events or localized help.
- **Follow Up** – Chase campaign to those in the system through ongoing direct consumer communication (emails, texts, etc.) was valuable
- **Go digital** – social media useful to provide real time consumer support and connect to direct resources for individual help/casework
- **Engage partners and Focus on the Regions** – Regional and local efforts were the most effective. Providing resources (marketplace.cms.gov) for partners to leverage was helpful.

Evidence That the ACA Is Working

- The ACA is making health care more *affordable*
 - Consumers have saved \$9 billion dollars since 2011
 - Families received an average rebate of \$80 for 2013
 - Nearly 7 in 10 consumers who selected plans during Open Enrollment got covered for \$100 a month or less. Nearly half – 46% – were able to get covered for \$50 a month or less
 - Employer premiums for family coverage grew just 3.0 percent in 2014, tied with 2010 for the lowest on record back to 1999
 - The law is making coverage more affordable for small businesses, with tax credits and protection from excessive price increases
 - Seeing the slowest growth in the prices of health care goods and services in nearly 50 years
 - Hospitals will save an estimated \$5.7B in uncompensated care this year
 - 74% of savings (\$4.2B) will occur in states that have expanded Medicaid

Evidence That the ACA Is Working

- The ACA is making health care more *accessible*
 - The *New England Journal of Medicine* found that 10.3 million uninsured Americans have gotten covered since the start of Open Enrollment
 - Since the start of Open Enrollment, the number of uninsured adults has been reduced by 26%
 - During Open Enrollment 2014, consumers could choose from an average of 47 plans. **In 2015, there will be a 25% increase in the total number of issuers selling health insurance plans in the Marketplace in 44 states**
 - 76M Americans are newly eligible for preventive services such as vaccines, cancer screenings, and yearly wellness visits without cost sharing
 - This includes nearly 30 million women and over 18 million children
 - No exclusions for pre-existing condition, no annual or lifetime limits on coverage

Evidence That the ACA Is Working

- The ACA is increasing the *quality* of health care
 - In a recent *Commonwealth Fund* survey, more than 3 in 4 newly insured consumers expressed satisfaction with their coverage
 - Over the past five years, the Administration has made measured progress towards improving access to quality, affordable care for all Americans:
 - Nearly 10% reduction in harm nationally, such as fewer health-care-associated-infections
 - 150,000 fewer unnecessary hospital readmissions from 2012 to 2013
 - 75% of eligible professionals and 92% of eligible hospitals have participated in the electronic health record incentive program
 - Successful new demonstrations such as Pioneer Accountable Care Organizations outperformed published benchmarks on 15/15 quality measures and 4/4 patient experience measures—generating \$372 million in total program savings

Overview of Open Enrollment in 2015

- Open Enrollment begins November 15, 2014 and ends February 15, 2014
 - If someone enrolls by December 15, 2014, their coverage will start January 1, 2015
- This year's focus will be on both reenrolling consumers from 2014 and enrolling new consumers for 2015
- Consumers in NV and OR will need to use HealthCare.gov to select plans for 2015

Renewals and Auto-Reenrollment

- Consumers received a notice from the FFM
 - Description of redetermination and re-enrollment process
 - Open enrollment dates
 - Cutoff date for updating information
- We are encouraging ALL consumers to come back and update their information
- 90% of the application will be prepopulated
- Consumers received an issuer notice
 - Availability of current plan or equivalent plan

Renewals: 5 Steps to Staying Covered



Now that you have health coverage through the Marketplace, it's time to review your plan and decide if you need to make changes for 2015. Every fall, your health insurance company sends you a letter explaining changes to premiums and benefits for the coming year.

You can choose to stay in your current plan (as long as it's still offered) or make changes. If you don't take action by **December 15, 2014**, you could miss out on better deals and cost savings.

- 1 REVIEW** **PLANS CHANGE, PEOPLE CHANGE.** Every year, insurance companies can make changes to premiums, cost-sharing, or the benefits and services they provide. Review your plan's 2015 coverage to make sure it still meets your needs and you're getting the best plan for you.
- 2 UPDATE** Starting November 15, visit HealthCare.gov and log into your Marketplace account. Answer a few questions to get to your 2015 application – it will be pre-filled with your latest information from 2014. Step through each page of your application and make changes if you need to. This is important – even if none of your information has changed, you might be eligible for lower costs than last year! You also can call the Marketplace Call Center at 1-800-318-2596 to review or make updates over the phone.
- 3 COMPARE** Log into your Marketplace account and follow the “Enroll To Do List” on HealthCare.gov to compare 2015 plan costs and benefits. New and more affordable plans may be available in your area this year. If you decide to stay in your current plan, follow the directions to search by that plan's 14-digit ID – you can find the ID on the letter from your plan. Or, call the Marketplace Call Center at **1-800-318-2596** for help.
- 4 CHOOSE** Choose a health plan for 2015. You can keep the same plan (as long as it's still offered) or select a new one that better fits your needs. If you want to stay enrolled in your 2014 plan, use the plan ID in the letter you get from your health plan.
- 5 ENROLL** Stay covered for 2015! Contact your plan to confirm your enrollment. Make sure to pay your premium.

- 5 Steps to Staying Covered (fact sheet) available at:
<http://marketplace.cms.gov/outreach-and-education/5-steps-to-staying-covered.pdf>

Resources for OE in 2015

Building the Assister Community

- Assisters are available in every state to help consumers get live in-person help when applying for and choosing new coverage
- We will rely on assisters to help consumers reenroll in plans or select new plans for 2015
- Consumer assistance rolls include:
 - Navigators
 - Non-Navigator assisters
 - Certified Application Counselors (CACs)
 - Agents and Brokers

In 2015

- HHS awarded \$60M in Navigator grants to 90 organizations in FFMs and SPMs
- Active recruitment of CACs, especially those with bilingual capabilities
- Assister training is currently available online at marketplace.cms.gov

Resources for OE in 2015

Coverage To Care

- C2C is an initiative designed to help people with new health coverage:
 - Understand their benefits
 - Connect to a primary care physician
 - Understand which preventive services are right for them
- Available as written resources and videos to share with consumers
- Visit marketplace.cms.gov/c2c

What's New in 2015?

A new look and feel for HealthCare.gov

- Streamlined application
 - **It's simple.** Consumers enter information only once. This year, the system saves data as the consumer moves through the application.
 - **It's fast.** For many consumers, the application this year will only be 16 screens long, versus 76 screens from last year or for those with certain circumstances.
 - **It's intuitive for users.** The new application is more user friendly for consumers with simpler navigation and built-in help along the way.

What's New in 2015?

SHOP = Small Business Health Options Program

- Is available to those with 50 or fewer employees in 2014
- Offers employers a choice of health and dental insurance plans and tools for making informed choices
 - These plans are required to meet the coverage standards and protections mandated by the ACA
- Offers qualified small employers access to the enhanced Small Business Health Care Tax Credit – now worth up to 50% of employer's premium contributions

5 Things to Consider in 2015

- Renewals and Auto-enrollments
- Increased Choice
 - 25% increase in the number of issuers offering Marketplace coverage in 2015
- Provider Network Transparency
- Coverage to Care
- Tax season
 - Shared Responsibility Fee begins when filing 2014 Federal tax returns in 2015