

OPEN ENROLLMENT 11 IS HERE

**DON'T FALL BACK
FROM COVERAGE!**

November 8, 2023



NATIONAL ASSOCIATION OF
Community Health Centers®

Agenda

NACHC Opening Remarks

Remarks from CCIIO Director, Dr. Ellen Montz

CMS Updates and Resources

Primary Care Association Strategies for Open Enrollment

Health Center Strategies for Open Enrollment

NACHC Closing Remarks

Objectives

1. Highlight the importance of health center outreach and enrollment activities during OE11 and Medicaid Renewals
2. Outline key federal policy and programmatic updates related to Open Enrollment
3. Describe activities health centers and Primary Care Associations can take to be successful in OE11

Today's Speakers

Open Enrollment 11



Ted Henson

Director, Health Center
Performance & Innovation

Erin Prendergast

Deputy Director, Federal
Policy



Dr. Ellen Montz

Deputy Administrator and Director
of the Center for Consumer
Information and Insurance
Oversight

Ben Walker

Director of Open Enrollment,
Federally-facilitated Marketplace

Stephanie Costello

Director, Partner Relations Group,
Office of Communications



Daniela De Luna Olivares

Deputy Director, State Affairs



Tina Gaffney

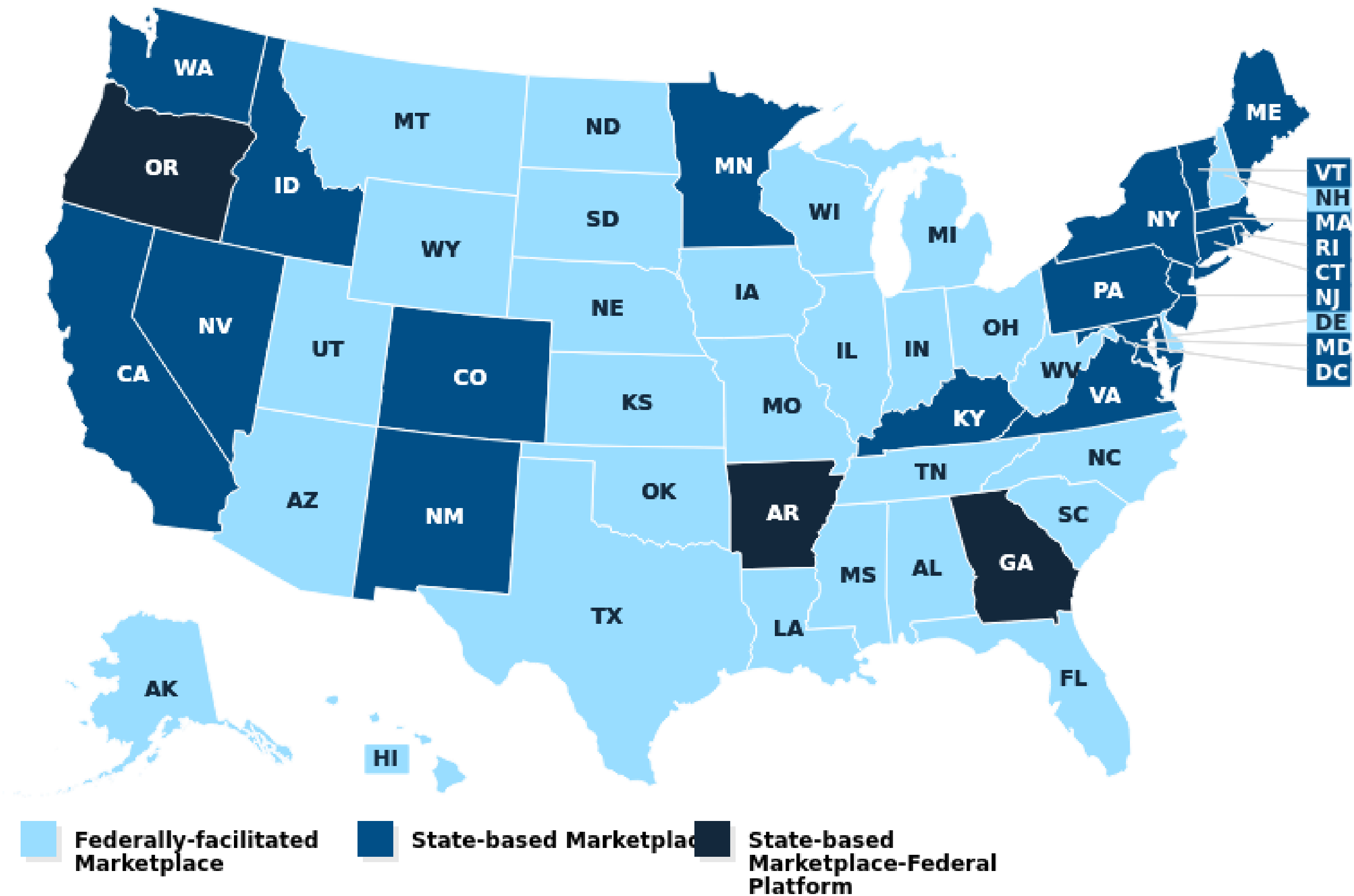
Associate Director of
Enrollment

Leveraging Health Center Expertise During Open Enrollment

Key considerations for this year

State Health Insurance Marketplace Types, 2024: Marketplace Type, 2024

National Landscape



SOURCE: KFF's State Health Facts.

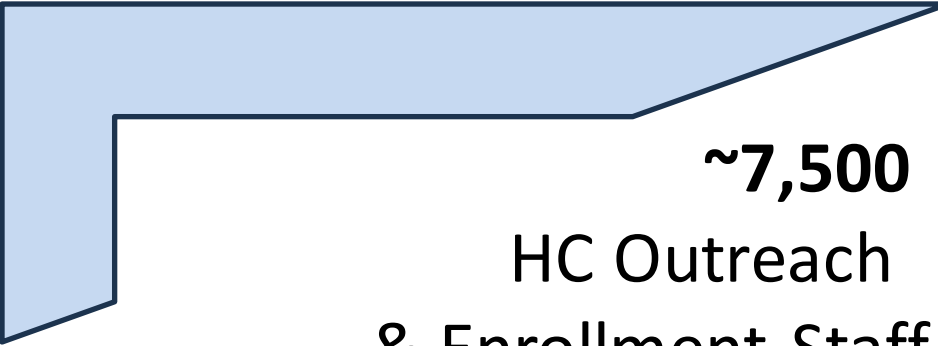
Health
Care
.gov

Marketplace Open Enrollment

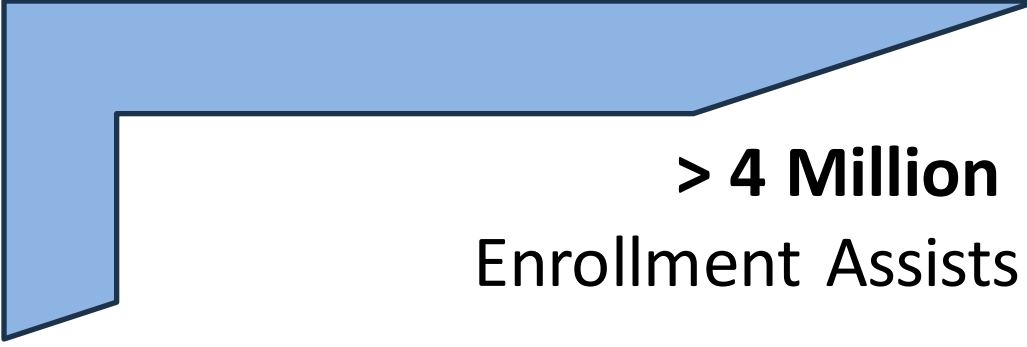
November 1 - January 15



Significance of Health Centers & Open Enrollment



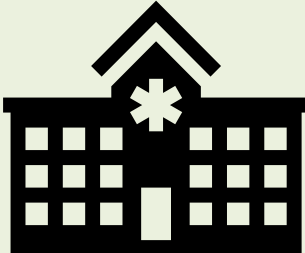
~7,500
HC Outreach
& Enrollment Staff



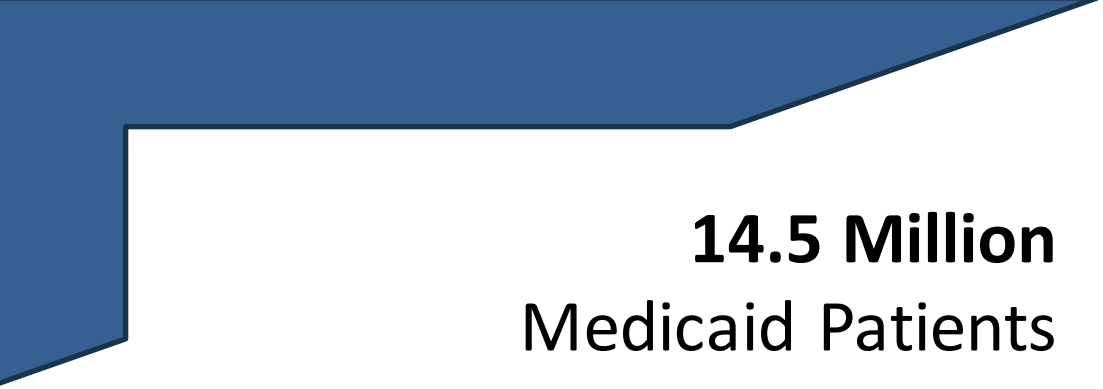
> 4 Million
Enrollment Assists



6.1 Million
Privately Insured Patients



30.5 Million Patients
Served by Health Centers (2022)



14.5 Million
Medicaid Patients



- HRSA Funding
- CMS Funding (FFM States)

Open Enrollment in the Context of Medicaid Renewals

Most significant shift in coverage since the ACA

93,876,834 individuals were enrolled in Medicaid and CHIP (March 2023)

Major Coverage Loss is Occurring Due to Unwinding

As of November 2023, over 10 million people have been disenrolled from Medicaid.

Enrollees Are Losing Coverage Due to Procedural Reasons

As of Nov 2023, 71% of all people disenrolled had their coverage terminated for procedural reasons

Transition to Marketplace

Estimated that 1/3 of people losing coverage are eligible for tax credits



Open Enrollment 11

Dr. Ellen Montz

Deputy Administrator and Director, Center for
Consumer Information & Insurance Oversight

Open Enrollment 11



Ben Walker

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Federally-facilitated Marketplace

Stephanie Costello

Director, Partner Relations Group
Office of Communications

Health Center Strategies for Open Enrollment 11



Tina Gaffney

Associate Director of Enrollment Services

Westside Family Healthcare

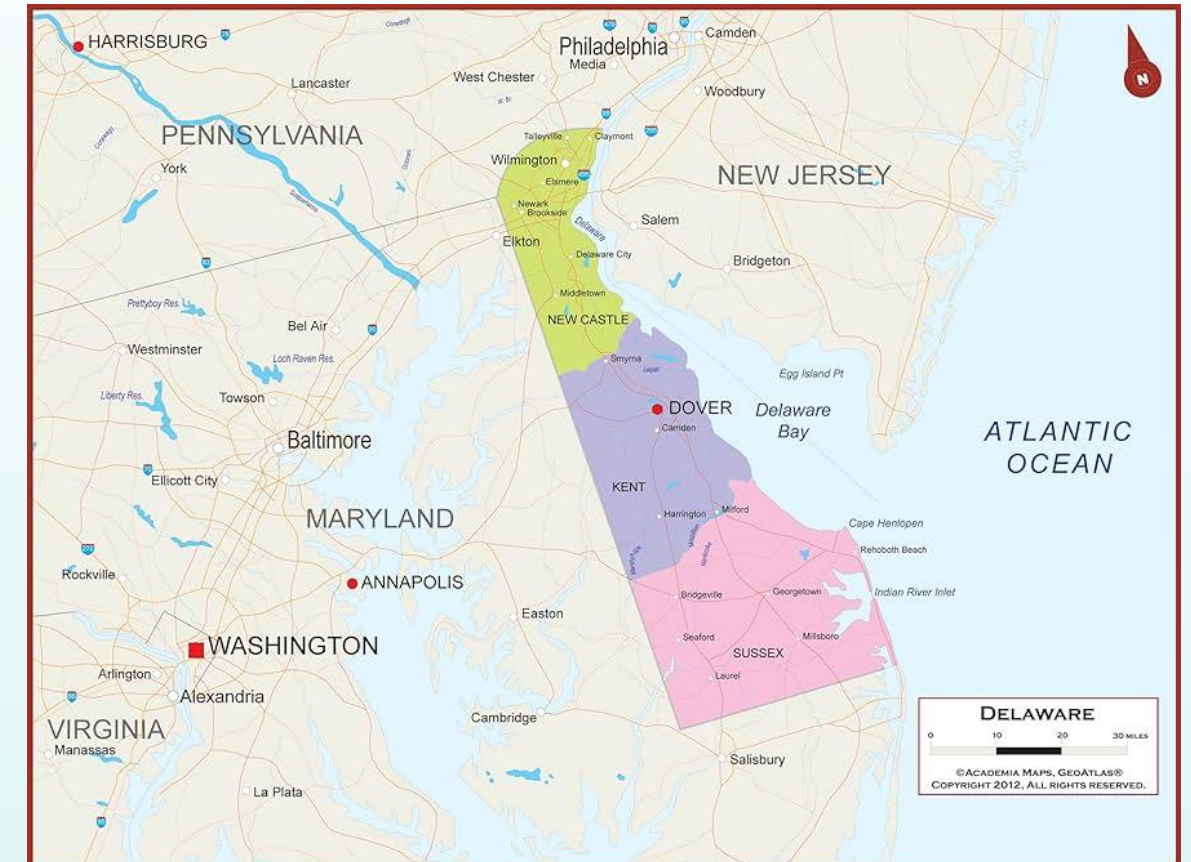
Westside Family Healthcare: Health Center Strategies for Open Enrollment 11

Tina Gaffney

Associate Director of Enrollment Services

About Westside Family Healthcare's Enrollment Services Program

- Federally Qualified Health Center with 27,000 patients served annually
- Five Health Centers and a Mobile Health Unit serving Delaware
- In-Person Assister Grantee from 2013 to 2015
- Navigator Grantee since 2014
- Our Navigator Program serves all of Delaware
- Maintain Navigator and CAC certification
- Bilingual Navigators speaking English, Spanish, and Haitian Creole
- No Sub-recipients





How does having Navigator funding enable us to do our work?

Navigator Funding

- Allows us to have dedicated staff needed to provided statewide outreach
- Additional staff to cover Medicaid unwinding
- Marketing campaign
- Consulting firm
 - Transform Health

Mercado de seguros médicos

Westside Family Healthcare
We treat you well.

Ayuda gratuita para encontrar el plan más adecuado en el mercado de seguros médicos.

Programa una consulta virtual o presencial con un asistente certificado de Westside Family Health

📞 Llámenos:
Condado de New Castle: 302-472-8655
Condados de Kent y Sussex: 302-678-2205

✉️ Escribanos: enrollment@westsidehealth.org

🌐 Visite nuestro sitio web: westsidehealth.org/marketplace



No necesita ser paciente de Westside Family Healthcare para que lo ayudemos a encontrar un plan; tampoco es necesario que se inscriba si usa los servicios de Westside. Ofrecemos ayuda en todos los idiomas.

Inscríbese ahora si experimentó un cambio significativo en su vida:

• Pérdida de cobertura a través de su empleador u otros medios	• Matrimonio o divorcio	• Nacimiento o adopción de un nuevo hijo	• Mudanza permanente	• Pérdida o cambio de empleo	• Liberación penitenciaria	• Cambio en situación migratoria
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Oficina de atención al consumidor y de resolución de quejas de Westside Family Healthcare. No se cobra tarifa por esta asistencia. Para más información, visite www.westsidehealth.org o llame al 302-472-8655.

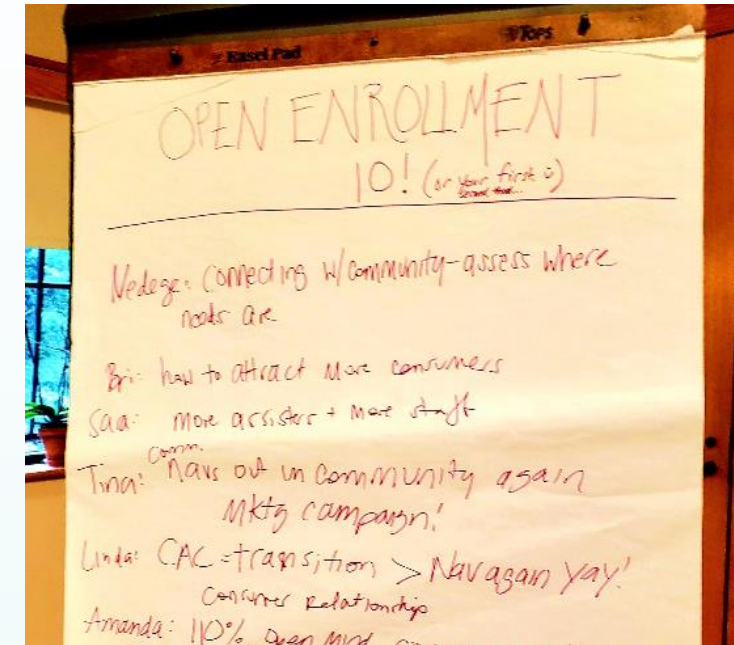
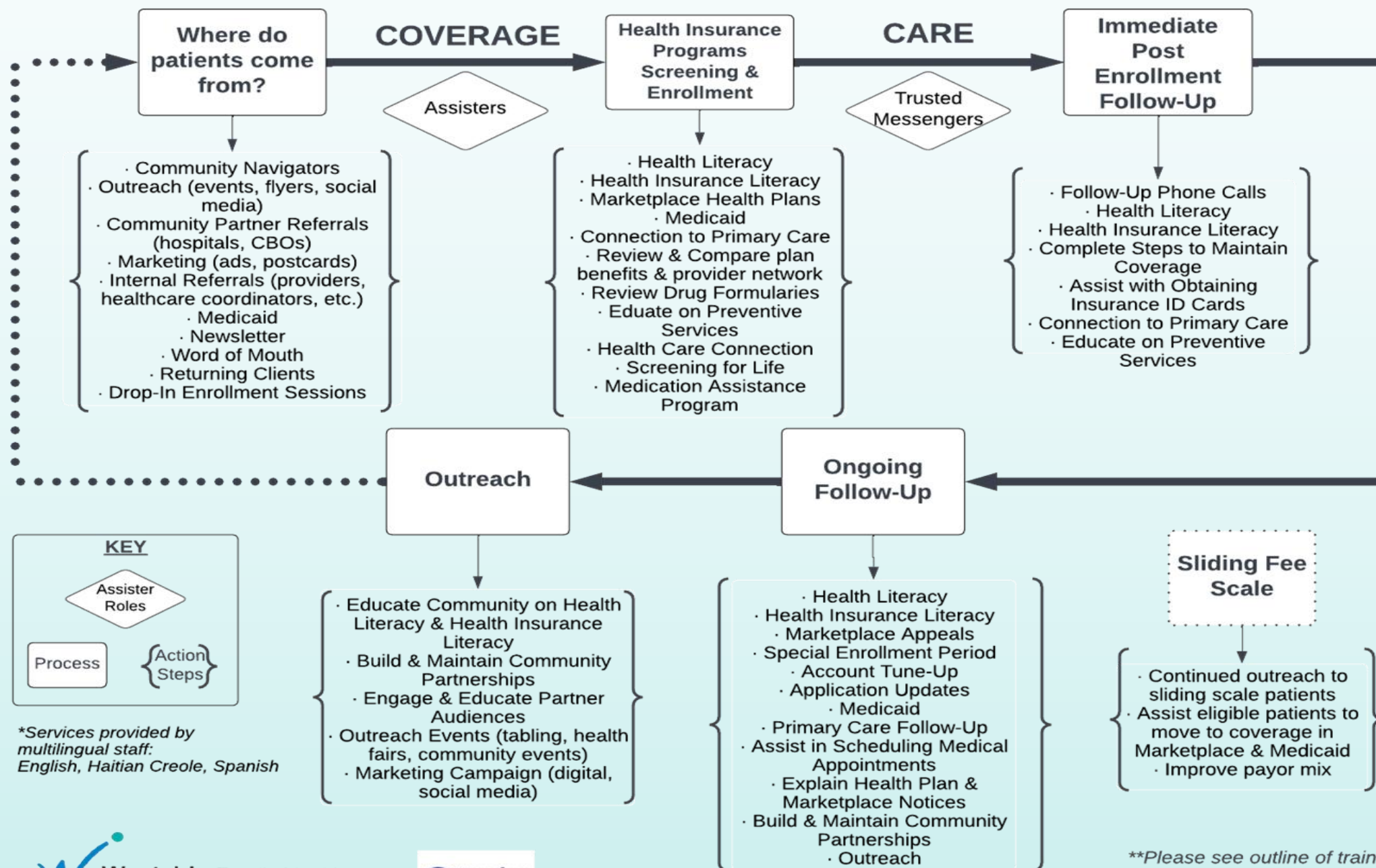




How have we prepared for OE11?

Created a Workflow

Westside Family Healthcare Coverage to Care Workflow



**Please see outline of training & certification on next page

Account Tune-up Calls

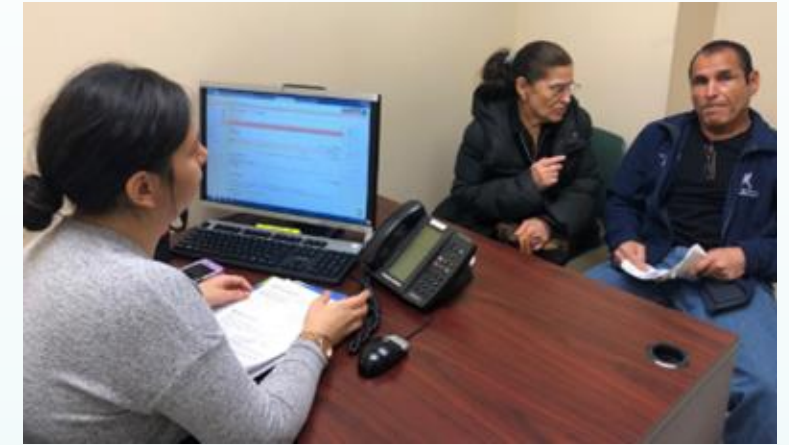
- Contact previously assisted consumers
- Review consumer information
- Make sure they have their Healthcare.gov login information
- Schedule an appointment to assist with re-enrollment



Schedule Walk-in Sessions

During open enrollment, we schedule walk-in sessions.

- Typically, four sessions per week
- At select Westside sites and community partner sites
- Evenings and Saturdays
- No appointment needed



Prepare and Update Marketing Materials

- Postcards
 - Mail to patients and previously assisted consumers
- Community Partner Resources
 - Small Business Toolkit
 - Infographics
- Marketplace Webpage
- Flyers

Health Insurance Marketplace Westside Family Healthcare We treat you well.

Westside Family Healthcare Health Insurance Marketplace Toolkit

Having health insurance is important for everyone, but people may not know how to access affordable coverage. Westside Family Healthcare's certified assisters are available to help individuals and families who live in Delaware navigate health coverage options and enroll in plans that are best for them. Individuals may qualify for lower monthly payments and for help with copays and deductibles.

USE OUR TOOLKIT TO HELP US HELP OTHERS.

This toolkit offers useful resources for employers who are not offered job-based coverage and who may lose employer-based coverage and be offered COBRA. It contains letters and flyers about Westside's services for you to share.

- **LETTER OF INTRODUCTION FOR EMPLOYERS:** This letter should be used by employers or organizations to inform their employees or consumers about the Health Insurance Marketplace option for health insurance.
- **HOW TO SCHEDULE AN APPOINTMENT WITH A CERTIFIED ASSISTER FLYER:** Contains specific information on how to contact Westside certified assisters.
- **PARTNER EMAIL CONTENT:** Details about the certified assister services, which can be emailed to your current list of members.
- **PARTNER NEWSLETTER CONTENT:** Easy-to-include information about certified assisters, to add to your organization's newsletter.
- **WESTSIDE FAMILY HEALTHCARE ENROLLMENT SERVICES FLYER:** Designed to let people know about all financial services provided by Westside. [\(Link\)](#)
- **WESTSIDE FAMILY HEALTHCARE PATIENT SERVICES FLYER:** Information on all the services offered by Westside Family Healthcare. [\(Link\)](#)

Health Insurance Marketplace Westside Family Healthcare We treat you well.

Free help to find a Health Insurance Marketplace plan that's right for you.

Schedule an in-person or virtual appointment with a Westside Family Healthcare certified assister.

Call us:
New Castle County: 302-472-8655
Kent or Sussex County: 302-678-2205

Email us:
enrollment@westsidehealth.org

Visit our website:
westsidehealth.org/marketplace



You don't have to be a Westside Family Healthcare patient to get help finding a plan. You are not required to enroll if you use Westside's service, and help is available in any language.

Enroll during the open enrollment period:
November 1, 2023, to January 15, 2024.

Disclaimer: This information is provided for informational purposes only. It is not intended to constitute an offer of insurance or any other financial product. For more information, please contact your Westside Family Healthcare certified assister.

OE Staff Training

Full day interactive training

- Open Enrollment A to Z
 - Create a buddy system
 - Reporting
- A picture is worth a thousand words
- Collecting Enrollment Stories

With my Polysyndactaly (Greig's Syndrome) and Chiari (hole in head) I can not get health insurance. So if I loose ObamaCare I loose all my insurance and my appts and meds. I take daily pain med for my head and neck. And sleep med. So I am pleading for them to keep ObamaCare to help people like me.

Mina Bruckshen



Press Event

Annual Open Enrollment Kick-off Event on November 1st

- State and Federal Partnerships
- Congressional delegates
- Local press
- Westside Leadership
- Community Navigator
- Consumer



Assemble Marketplace Appointment Folders

- Marketplace Information Sheet
- Privacy Notice
- Health Insurance Literacy
 - Glossary of terms
- C2C Roadmap to Better Care booklet
- C2C card with dates of classes



Glossary of Health Coverage and Medical Terms

- This glossary defines many commonly used terms, but isn't a full list. These glossary terms and definitions are intended to be educational and may be different from the terms and definitions in your plan or health insurance policy. Some of these terms also might not have exactly the same meaning when used in your policy or plan, and in any case, the policy or plan governs. (See your Summary of Benefits and Coverage for information on how to get a copy of your policy or plan document.)
- Underlined text indicates a term defined in this Glossary.
- See page 6 for an example showing how deductibles, coinsurance, and out-of-pocket limits work together in a real life situation.

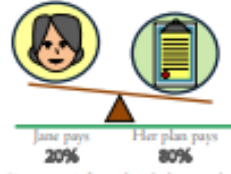
Allowed Amount
This is the maximum payment the plan will pay for a covered health care service. May also be called "eligible expense", "payment allowance", or "negotiated rate".

Appeal
A request that your health insurer or plan review a decision that denies a benefit or payment (either in whole or in part).

Balance Billing
When a provider bills you for the balance remaining on the bill that your plan doesn't cover. This amount is the difference between the actual billed amount and the allowed amount. For example, if the provider's charge is \$200 and the allowed amount is \$110, the provider may bill you for the remaining \$90. This happens most often when you see an out-of-network provider (non-preferred provider). A network provider (preferred provider) may not bill you for covered services.

Claim
A request for a benefit (including reimbursement of a health care expense) made by you or your health care provider to your health insurer or plan for items or services you think are covered.

Coinsurance
Your share of the costs of a covered health care service, calculated as a percentage (for example, 20%) of the allowed amount for the service. You generally pay coinsurance plus any deductibles you owe. (For example, if the health insurance or plan's allowed amount for an office visit is \$100 and you've met your deductible, your coinsurance payment of 20% would be \$20. The health insurance or plan pays the rest of the allowed amount.)



Complications of Pregnancy
Conditions due to pregnancy, labor, and delivery that require medical care to prevent serious harm to the health of the mother or the fetus. Morning sickness and a non-emergency caesarean section generally aren't complications of pregnancy.

Copayment
A fixed amount (for example, \$15) you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of covered health care service.

Cost Sharing
Your share of costs for services that a plan covers that you must pay out of your own pocket (sometimes called "out-of-pocket costs"). Some examples of cost sharing are copayments, deductibles, and coinsurance. Family cost sharing is the share of cost for deductible and out-of-pocket costs you and your spouse and/or child(ren) must pay out of your own pocket. Other costs, including your premiums, penalties you may have to pay, or the cost of care a plan doesn't cover usually aren't considered cost sharing.

Cost-sharing Reductions
Discounts that reduce the amount you pay for certain services covered by an individual plan you buy through the Marketplace. You may get a discount if your income is below a certain level, and you choose a Silver level health plan or if you're a member of a federally-recognized tribe, which includes being a shareholder in an Alaska Native Claims Settlement Act corporation.

Glossary of Health Coverage and Medical Terms OMB Control Numbers 1545-2229, 1210-0147, and 0938-1146 Page 1 of 6



Appointment Scheduler

- Utilize Get Covered Connector Tool
 - Each assister creates their own schedule based on their individual availability
 - Schedule appointment on our website: www.westsidehealth.org/marketplace
- Update voicemail messages to reflect OE information

The screenshot displays the 'Find Local Help' section of the Westside Family Healthcare website. At the top, there is a map of Williamsburg, VA, with a location pin. Below the map, the text reads 'Virtual - Westside Family Healthcare' followed by the address '404 Fox Hunt Dr, Bear, DE, 19701' and phone number '+1 302-836-2864'. A 'Date Range' dropdown menu is set to 'This Week'. Underneath, there is a section titled 'Schedule an Appointment Online' with three appointment slots for November 3rd and 7th, each with a 'SCHEDULE ONLINE' button. Below this is a 'FIND LOCAL HELP' section with a location pin icon and text: 'Need help with your health insurance application? Enter your ZIP code below to find appointments with local application assisters.' This section includes a ZIP code input field (19701), a distance dropdown (25 miles away), a language dropdown (Any Language), and radio buttons for 'In Person', 'Telephone', and 'Zoom'. A 'SEARCH FOR HELP' button is located below these fields. At the bottom, there is another 'Schedule an Appointment Online' section with a globe icon and text: 'Available this week Virtual - Westside Family Healthcare 404 Fox Hunt Dr, Bear, DE, 19701 +1 302-836-2864' and a 'SCHEDULE ONLINE' button.

Questions? Contact Me!



Tina Gaffney, Westside Family Healthcare
Associate Director of Enrollment Services
tina.gaffney@westsidehealth.org

Visit www.westsidehealth.org/marketplace



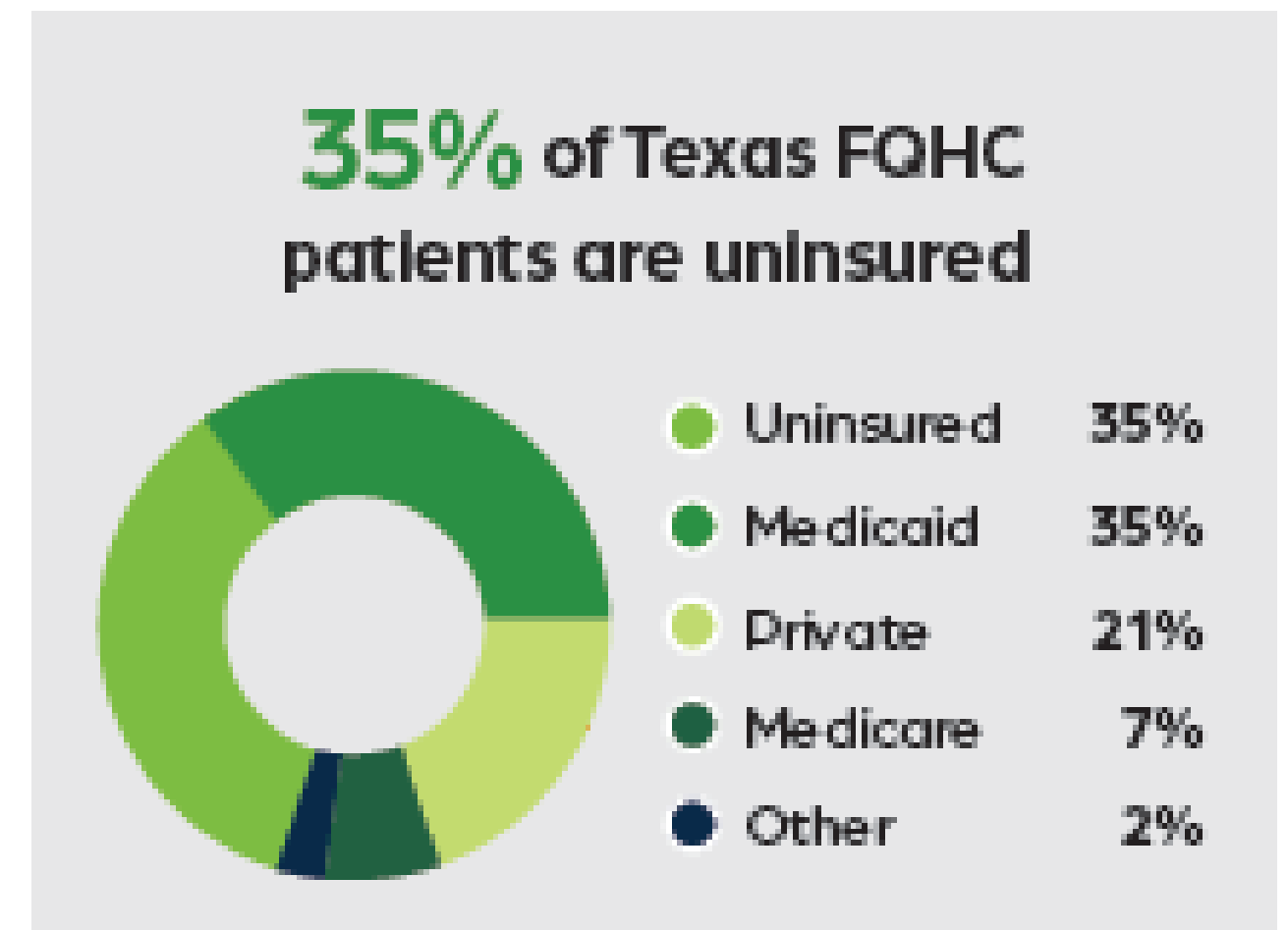
PCA Strategies for
Open Enrollment 11

Daniela De Luna Olivares
Deputy Director of State Affairs,
Texas Association of Community Health Centers

Health Centers Serve Texas Communities



- **73** Federally Qualified Health Centers (FQHCs) also known as health centers
- **650+** clinics in 126 counties
- **1.8 million** patients served annually
- **300,000+** assists
 - 421 Eligibility Assistance Workers

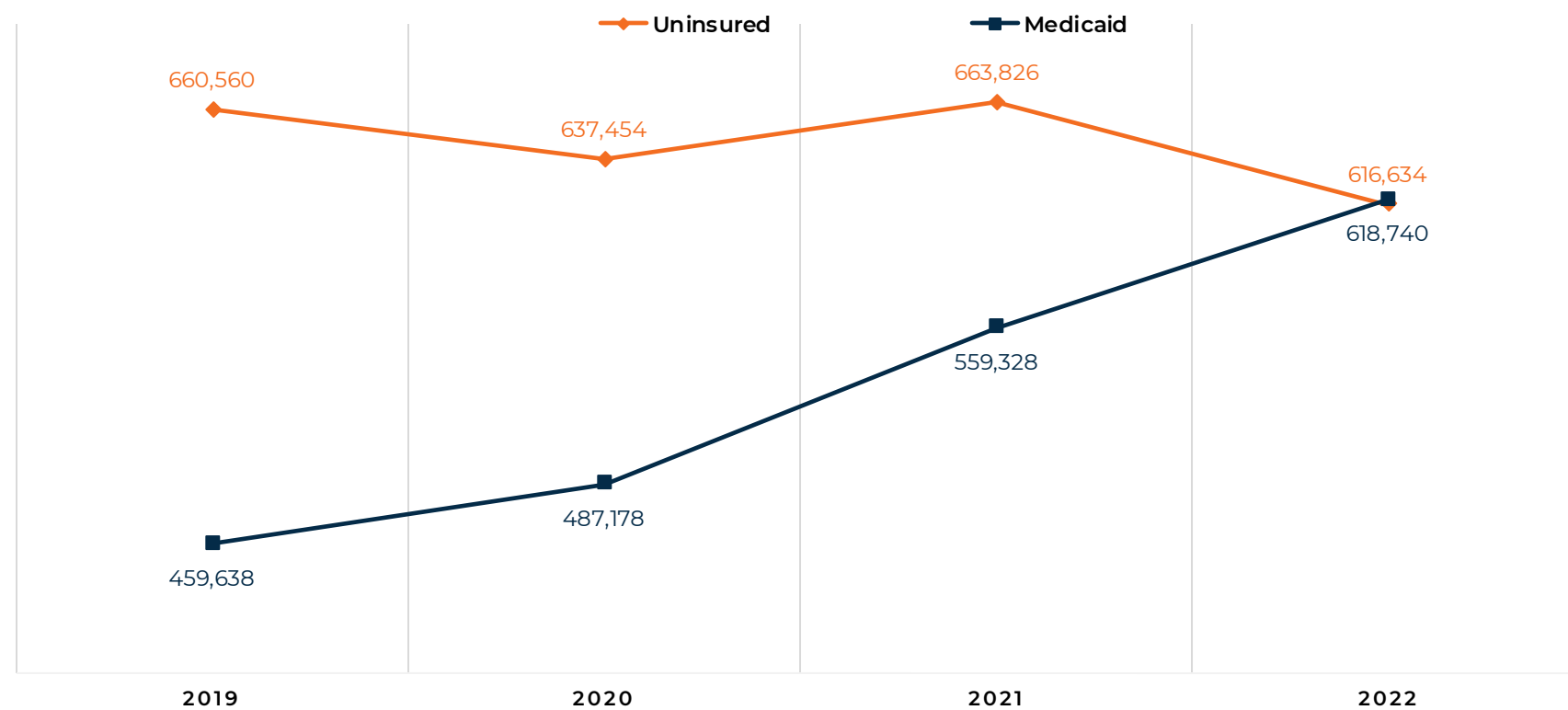


Medicaid Unwinding



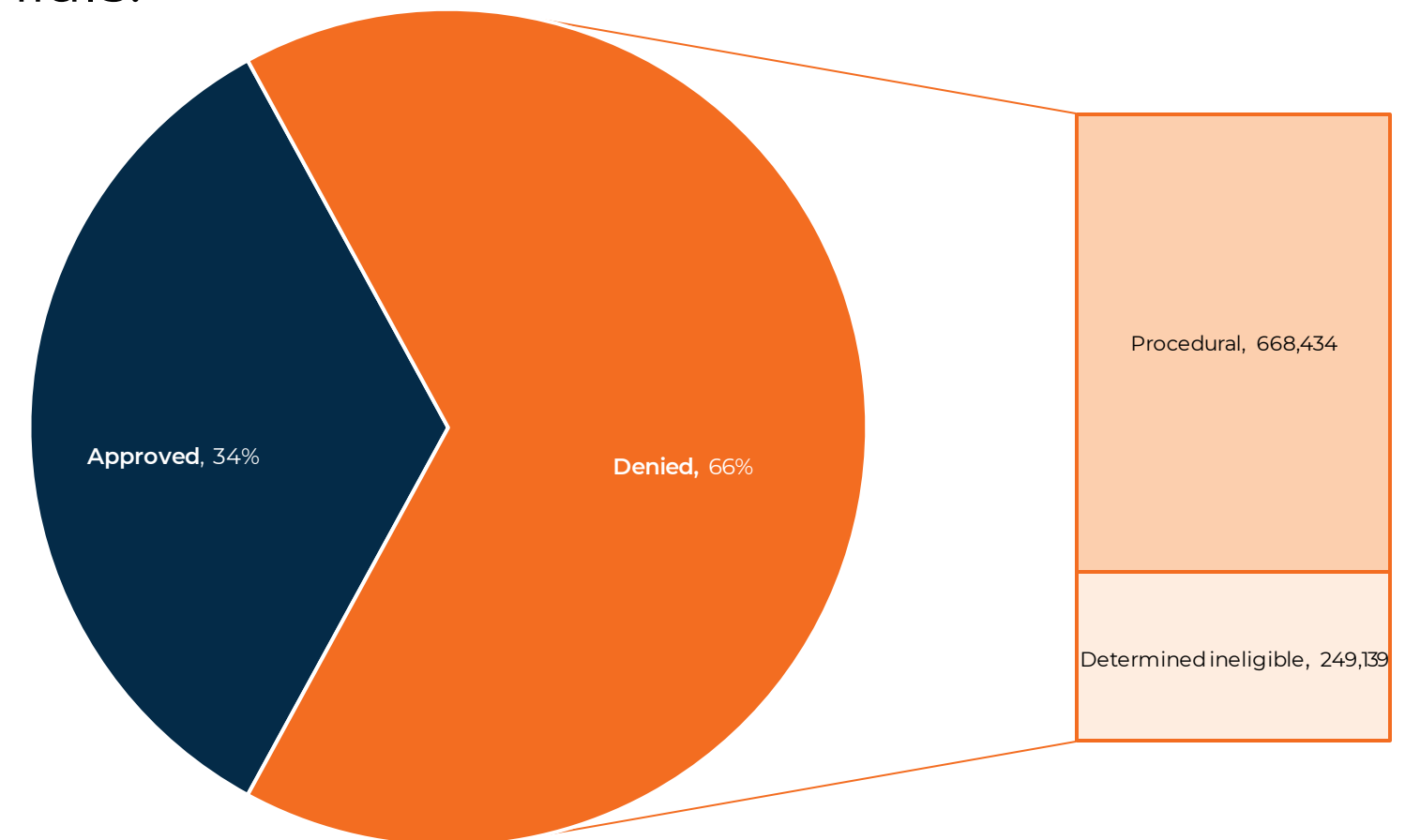
Medicaid Continuous Coverage

From 2020 to 2022 the number of health center patients with Medicaid increased by **27%**.



Medicaid Unwinding

From April 1, 2023 to August 31, 2023, more than **900,000** Texans have lost Medicaid coverage. The majority have lost coverage due to procedural denials.



Challenges



- **Public charge and chilling effect on Medicaid**
- **No state Medicaid expansion**
- **Limited funding for statewide outreach**
- **Health literacy and alternative health plans**

Opportunities



TACHC

O&E Network Calls

Training reminders and support

Private funding support from AHIP and Episcopal Health Foundation

Partners

Texas State of Enrollment three-day virtual conference. Policy updates on Marketplace and HHS benefit programs, Medicaid unwinding update and best practices, and review of immigrant eligibility for public benefits.

Health Centers

Health plan forum with local ACA plans to discuss coverage and services

Citizenship Resource Fair

Thank You!

We look forward to seeing you on
November 16 at 3:00 PM ET
for Part Two of this series!

Diving into the Data: What's Happening with Medicaid Renewals?
An 8-Month Status Update

Stay in touch! Email us at federalpolicy@nachc.org