



NATIONAL ASSOCIATION OF
Community Health Centers®

Annual Kick-Off Webinar: Mobilizing Health Centers for Marketplace Open Enrollment

Wednesday, November 13, 2024

1:00 – 2:00 PM ET

This program is supported by the Health Resources and Services Administration (HRSA) of the U.S. Department of Health and Human Services (HHS) as part of an award totaling \$6,625,000. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by HRSA, HHS, or the U.S. Government. For more information, please visit [HRSA.gov](https://www.hrsa.gov).



THE NACHC MISSION

America's Voice for Community Health Care

The National Association of Community Health Centers (NACHC) was founded in 1971 to promote efficient, high quality, comprehensive health care that is accessible, culturally and linguistically competent, community directed, and patient centered for all.



Health
Care
.gov

Marketplace Open Enrollment

November 1 - January 15



Learning Objectives

NACHC Open Enrollment Webinar



Highlight important policy updates and deadlines

regarding the 12th Healthcare.gov Marketplace Open Enrollment Period.



Provide concrete strategies

for conducting outreach, improving your workflows, and enrolling patients and communities into coverage.



Showcase outreach

and enrollment-related resources available to assisters.

Agenda for Today

1 Setting Context: Health Center Role in Outreach & Enrollment

NACHC

3 Health Center Case Study 1

Health Core Clinic

2 Highlights: OE12 Updates, Resources, & More

CMS

4 Health Center Case Study 2

Grace Health

5 Questions & Answers

THANK YOU HEALTH CENTER HEROES



32.5

Million Patients

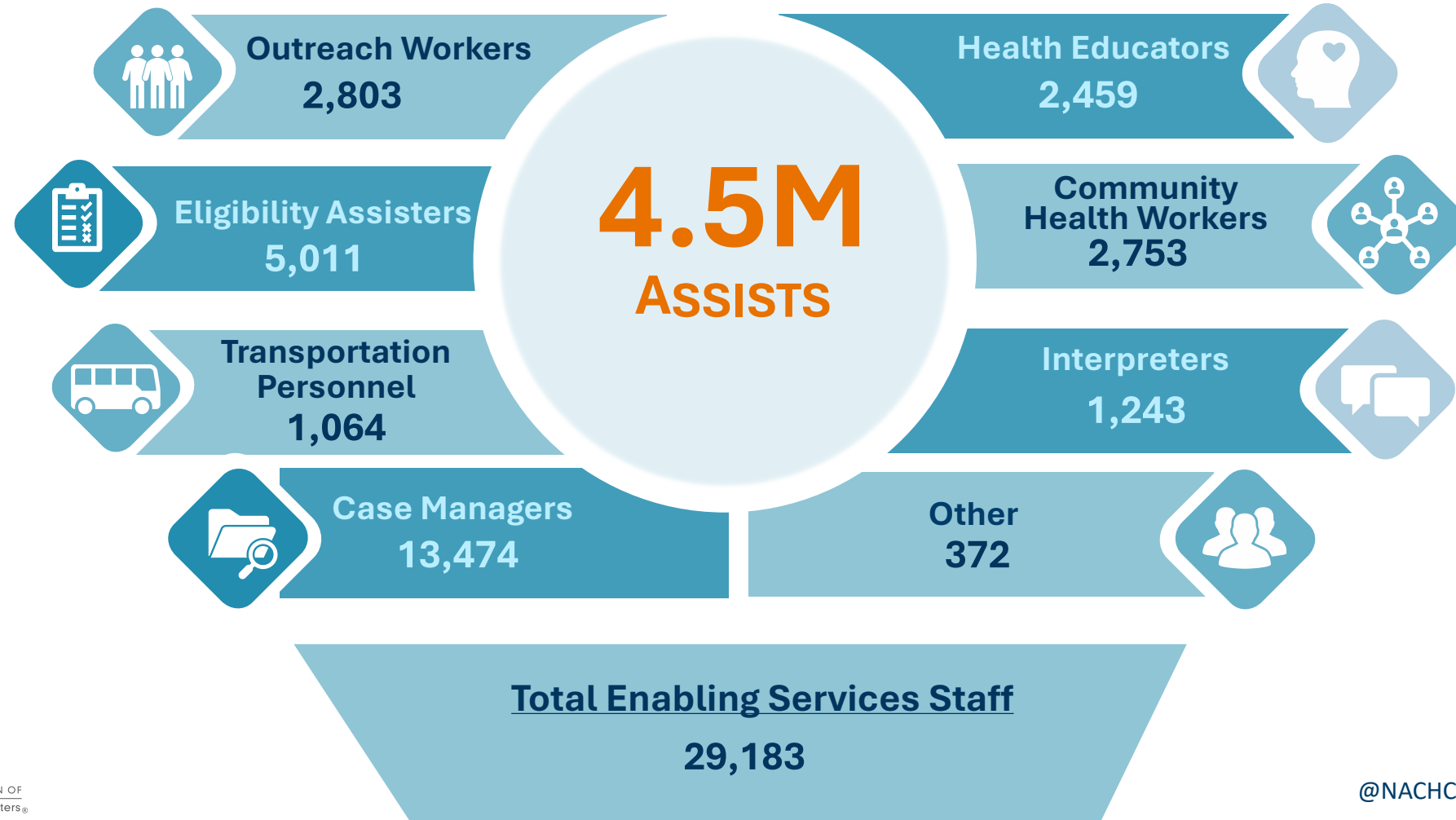
300,000

Community Health Center Staff

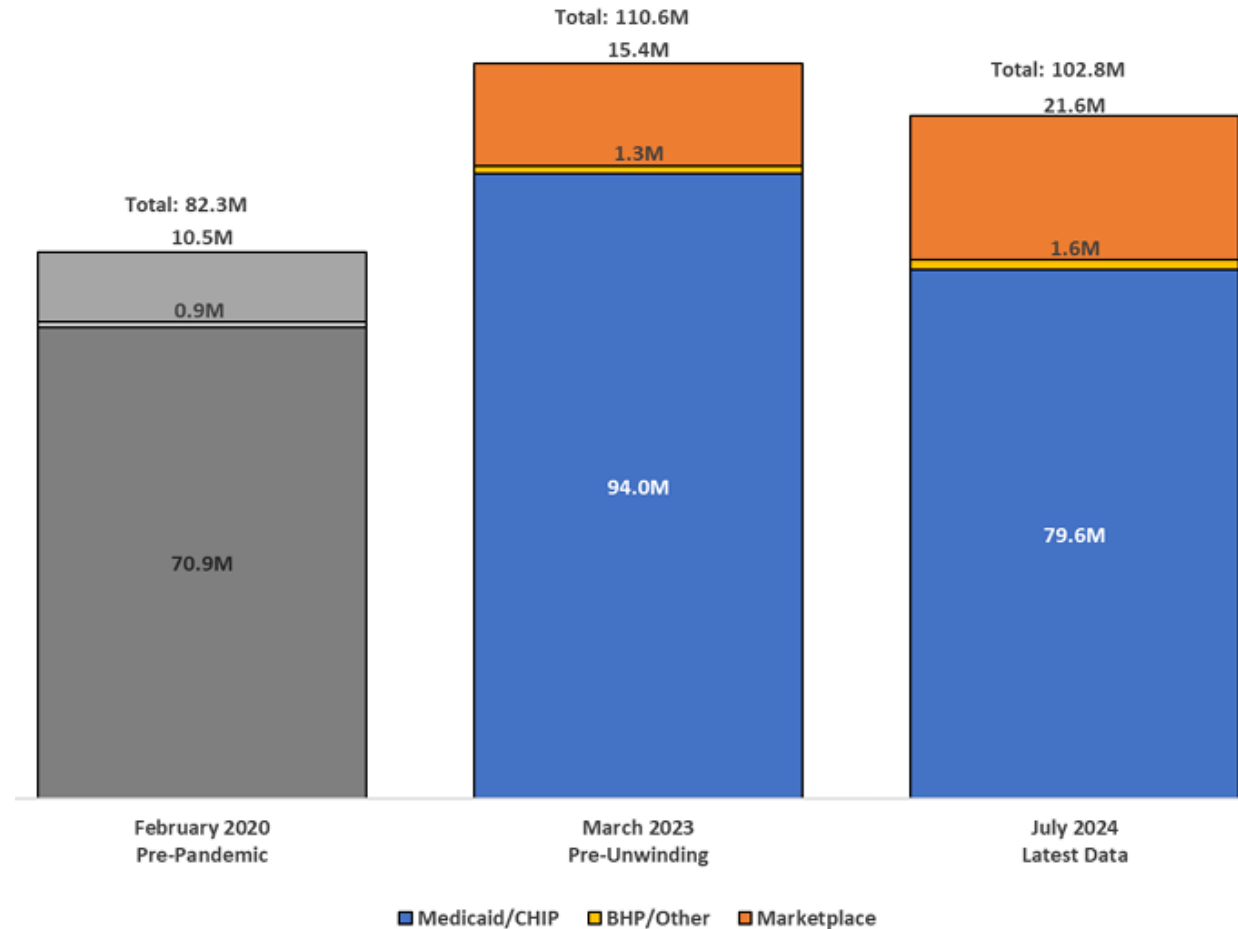
17.91%

Uninsured patients

Health Center Stats on Outreach & Enrollment



Changes in Enrollment in Medicaid/CHIP, Marketplace Coverage, and the Basic Health Program



Key Trends

- **Medicaid/CHIP** Enrollment *Decreased* by 14.5M (3/23 - 7/24)
- **Marketplace** Enrollment *Increased* by 6.2M (3/23 - 7/24)

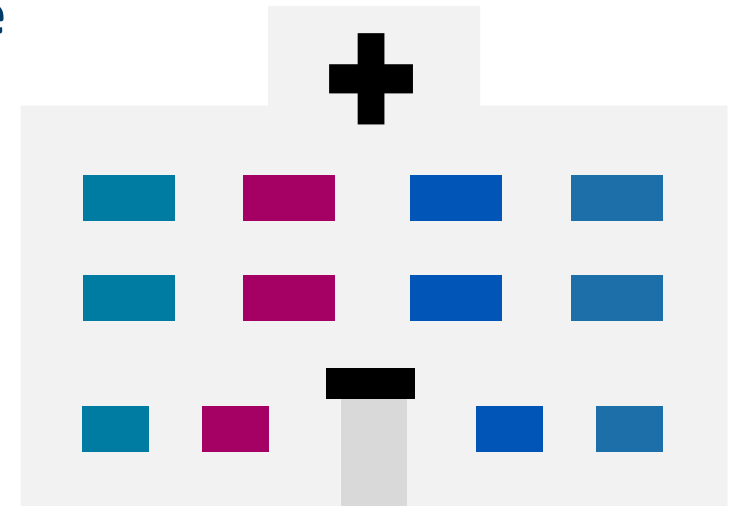
Total Enrollments still higher than pre-pandemic levels

Source: <https://www.medicaid.gov/resources-for-states/downloads/july-2024-national-summary-renewal-outcomes.pdf>

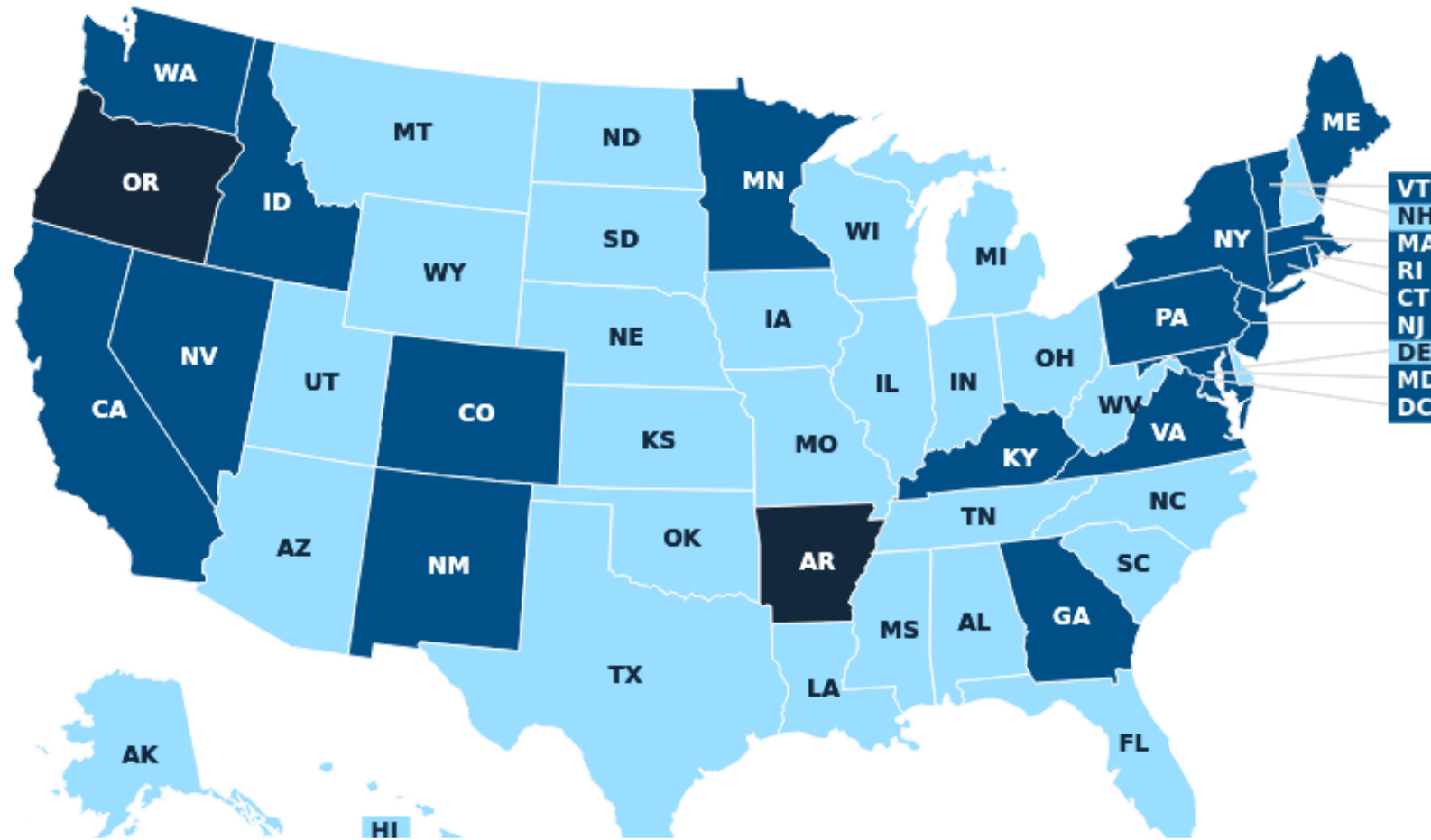
Insights on the Medicaid Unwinding from Health Center Data

The Impact of Medicaid Redetermination on Community Health Center Patients, Revenue, and Resources

- 🏠 **23% of CHC's Medicaid patients are estimated to have been unenrolled** during the redetermination process
- ↪ **26% of patients** who were unenrolled during the redetermination process have been **reenrolled**
- ⚠️ **2 months** on average patients who were able to reenroll were **without Medicaid coverage**
- 💰 **\$596k avg revenue loss** CHCs have experienced because of the unwinding



State Health Insurance Marketplace Types (2025)



29 Healthcare.gov (FFM) States

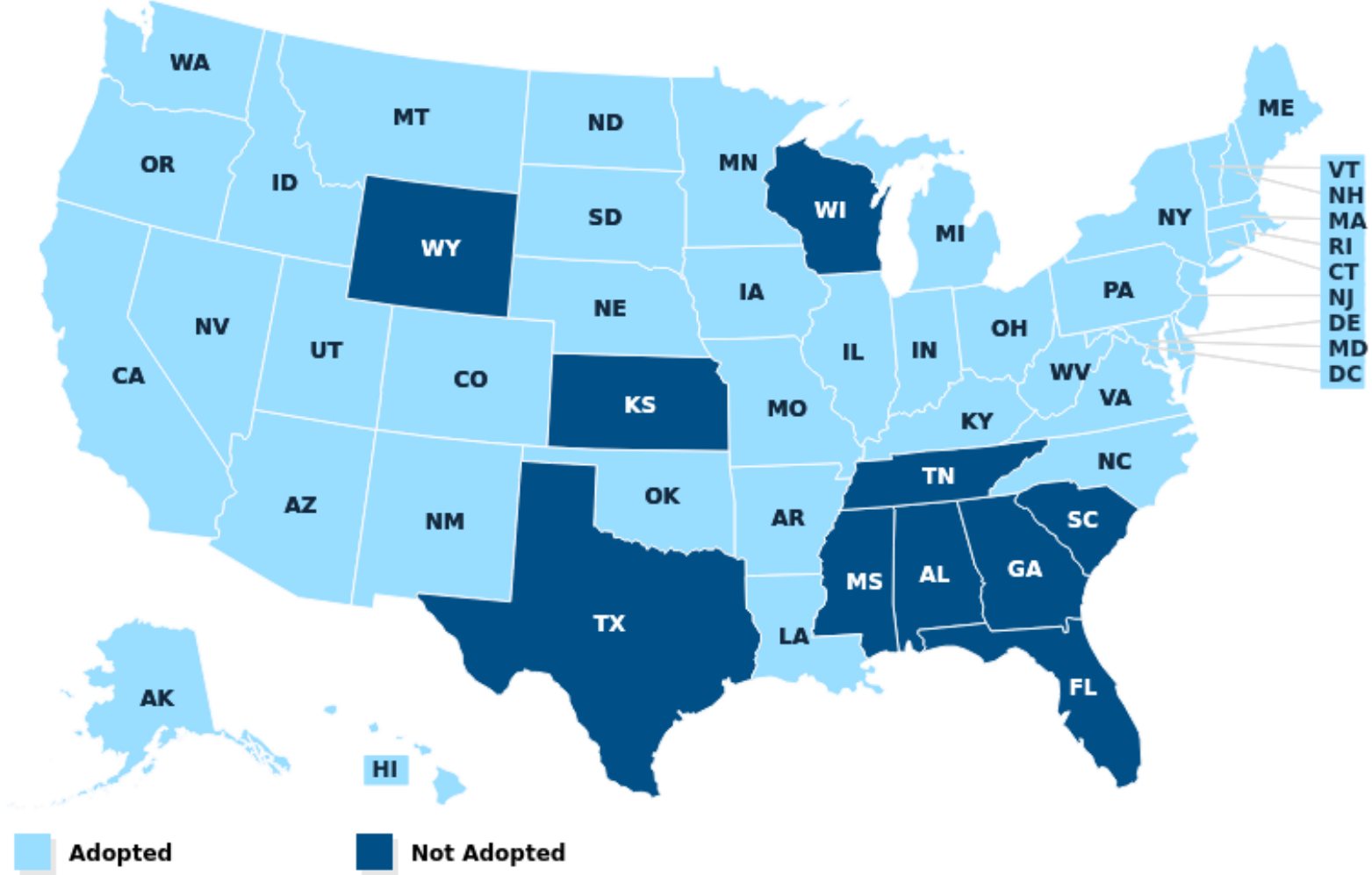
20 States +DC w/State-Based Marketplaces

2 State-Partnership States

Source: KFF State Health Facts

<https://www.kff.org/affordable-care-act/state-indicator/state-health-insurance-marketplace-types/?activeTab=map¤tTimeframe=0&selectedDistributions=marketplace-type&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D>

Medicaid Expansion Status by State (Sept 2024)



Source: KFF State Health Facts

<https://www.kff.org/affordable-care-act/issue-brief/status-of-state-medicaid-expansion-decisions-interactive-map/>

Call to Action: Join NACHC's Online Community!



Medicaid Enrollment and Eligibility Community

NACHC has launched a new online communities dedicated to discussion on:

- Medicaid Enrollment and Eligibility
 - Marketplace
- Outreach and Enrollment

PCAs, HCCNs, and CHC staff are welcome to join this new Noddlepod community.

Email federalpolicy@nachc.org



Open Enrollment 12: Overview

Overview of Topics

- Overview of OE12
- New and notable for OE12
- Continued from OE11
- Spotlight: Failure to File and Reconcile
- Actions to Prevent Unauthorized Agent and Broker Marketplace Activity

Open Enrollment for 2025

Overview

- The 12th open enrollment period (OE12) started on Friday, November 1, 2024 and runs through Wednesday, January 15, 2025
 - As a reminder, Sunday, December 15 is generally the last day for plan selections for coverage effective January 1; Plan selections made without a SEP from December 16 – January 15 will be effective February 1
- We recognize that some states will still be going through the Medicaid Unwinding process during OE12. CMS is committed to continuing to support both OE and consumers transitioning to the Marketplace from Medicaid
- This presentation discusses OE for the 31 states served by the Federally-facilitated Marketplace (FFM) platform for OE12
 - Note that one state (Georgia) has transitioned to their own platform

New and notable for OE12

- Further limitation on the number of non-standardized plans
- Implementation of revised failure to file and reconcile (FTR) policy
- DACA recipients and certain other individuals newly considered lawfully present for qualified health plans
- All agents/brokers blocked from making changes for current enrollees through direct enrollment (DE) or enhanced direct enrollment (EDE) pathways unless they are the agent/broker associated with the consumer's enrollment
- All agents/brokers required to include verifiable SSNs for all non-newborn applicants in order to submit an application through the direct enrollment DE/EDE pathways
- Redesigned home page for HealthCare.gov
- Updates to HealthCare.gov to improve consumer experience, including mobile experience

Continued from OE11

- Medicaid unwinding process occurring in some states during OE
- Availability of standardized plans
- Significant investment in consumer outreach and education, including focus on reaching multiple audiences that experience lower levels of access to health care
- Significant investment in Navigator funding
- Streamlined, modernized user interfaces for application and enrollment process; modernized eligibility determination notice
- Regular public enrollment reporting, with all reports covering all Exchanges

Continued from OE11, continued

- Auto re-enrollment process
- Find Local Help to help consumers find local enrollment assistance
- Help on Demand tool to connect consumers with agents and brokers
- Marketplace Open Enrollment Notice / Pre-OE issuer notices
- Auto re-enrollment in silver-level plans for certain CSR-eligible consumers who would otherwise be automatically re-enrolled in bronze-level plans
- Agents and brokers required to maintain documentation of consumer consent

Spotlight: Failure to File and Reconcile (FTR)

- Starting with plan year 2025, CMS has updated FTR policy so that consumers who have failed to file and reconcile for two consecutive years will have APTC removed prospectively
 - Consumers who have failed to file and reconcile for one year receive notices from the Marketplace regarding filing requirements (in addition to communications from IRS)
- In advance of OE, both the one- and two-year groups received one notice explicitly advising them of their situation, and another, more general notice regarding the FTR requirement
- Consumers in the two-year group who have filed and reconciled but are not yet reflected as such in IRS data will have the opportunity to attest to filing and reconciling, which will enable them to continue to receive APTC
 - Consumers who attest to having filed and reconciled will be checked against IRS data again in the spring, and consumers who are still marked as not having reconciled in IRS data will have APTC removed prospectively

Actions to Prevent Unauthorized Agent and Broker Marketplace Activity

- Reviewing and addressing consumer complaints as quickly as possible
- Updating Marketplace systems to prevent unauthorized changes with as little disruption to consumer access to FFM enrollment as possible
- Arming consumers with resources and information to help them avoid and report unauthorized plan changes by agents and brokers
- Suspending and terminating the Marketplace Agreements of agents or brokers who have engaged in fraud or abusive conduct

Open Enrollment 12 Partnership



Partner Outreach Strategy and Resources

- **Resources will be posted to the Partners Tools and Toolkits Webpage.**
- **Virtual Toolkits:** A virtual toolkit will be made available which includes Marketplace promotional materials and customizable materials, both in English and Spanish, as well as additional languages. It also includes a reference sheet, talking points, social media messages and graphics, and other promotional materials.
- **Theme Weeks:** Theme Weeks will be available for each week of the Open Enrollment Period to help Champions for Coverage and other partners focus their outreach on certain audiences. Theme Week Toolkits will be promoted and will include talking points and social media messages and graphics.
- **Champions for Coverage:** Are national or local organizations who provide outreach and education about the Marketplace and information on how consumers can enroll in health coverage through HealthCare.gov / CuidadoDeSalud.gov, Medicaid or Children's Health Insurance Program (CHIP).
 - **Champion Resources:** Champions for Coverage webpage, List of Champions for Coverage, Mailbox: Champion@cms.hhs.gov, and Champions for Coverage Application.

Partner Outreach Strategy and Resources – cont.

- **Partner Education Webinars:** These webinars are for stakeholders and partners to learn about information and new resources available to promote the Marketplace and enrolling in coverage. Recordings and Transcripts will be posted following the webinars.
- **Partner Listserv Messages:** These listservs are for stakeholders and partners to get Partnership Email Updates with the latest resources and updates for Open Enrollment.
- **Promote Assister Resources:**
 - Navigator Awardees Contact Information: Includes Navigators throughout the country that organizations can partner with to help promote the Marketplace and enrolling in coverage.
 - Find Local Help Website: This website can be used by consumer to find local Navigators and Certified Application Counselors (CACs) to help them enroll in Marketplace coverage.

Weeks of Action – Oct. 20 to Jan. 15

October	November	December	January
<p>Week of October 20: Get Ready for Open Enrollment Week of Action</p>	<p>Week of November 3: Faith Week of Action</p> <p>Women’s Week of Action</p>	<p>Week of December 1: AANHPI Week of Action</p> <p>Small Business Week of Action</p>	<p>Week of January 5: Gig Workers Week of Action</p> <p>Young Adult (18-34) Week of Action (National Youth Enrollment Day January 10)</p>
<p>Week of October 27: November 1: Open Enrollment Begins</p> <p>American Indians/Alaska Natives/Tribal Week of Action</p>	<p>Week of November 10: Black Americans Week of Action</p> <p>Early Childhood Educators Week of Action</p>	<p>Week of December 8: Health Centers Week of Action</p> <p>LGBTQ+ Week of Action</p>	<p>Week of January 12 Last Chance Week of Action</p> <p>January 15: Last day to enroll in coverage</p>
	<p>Week of November 17: Latino Week of Action</p> <p>Rural Week of Action (Rural Health Day November 21)</p>	<p>Week of December 15: Pre-Existing Conditions/ Disability Week of Action</p> <p>Men’s Week of Action</p>	
	<p>Week of November 24: Thankful for Coverage Week of Action</p>	<p>Week of December 22: Give the Gift of Health Care Week of Action</p>	
		<p>Week of December 29: Health and Wellness Week of Action</p>	



HealthCore
CLINIC

Open Enrollment

2024

Leslie Springfield

Patient Care Coordinator

healthcoreclinic.org



HealthCore Clinic

Founded in 1998 as the Center for Health and Wellness, HealthCore expanded in 2018 to better serve the growing need of the community.

HealthCore is an FQHC that focuses on prevention, education, and wellness regardless of your ability to pay.

An Integrated healthcare facility offering:

Medical-Family Practice and OB, Dental, Behavioral Health, Outreach, Pharmacy and a Food Pantry

Seeing 11,190 pt in 2024

- An estimated 9% of our patients are international.
- About 31% are uninsured.



Preparing the Troops

- › Identify your team
 - › Have a diverse team of navigators
 - › Training is key
 - › Over plan for the demand
 - › Integrate Navigators in Multiple Places Within the Clinic
 - › Setting goals
 - › Celebrate the wins



Community Engagement

- › Community Events to Spread the word
 - › Weekly “Navigator Champions” on the Clinic Website
 - › Social Media spots
 - › Mobile Outreach
 - › Partner with other Community Advocates

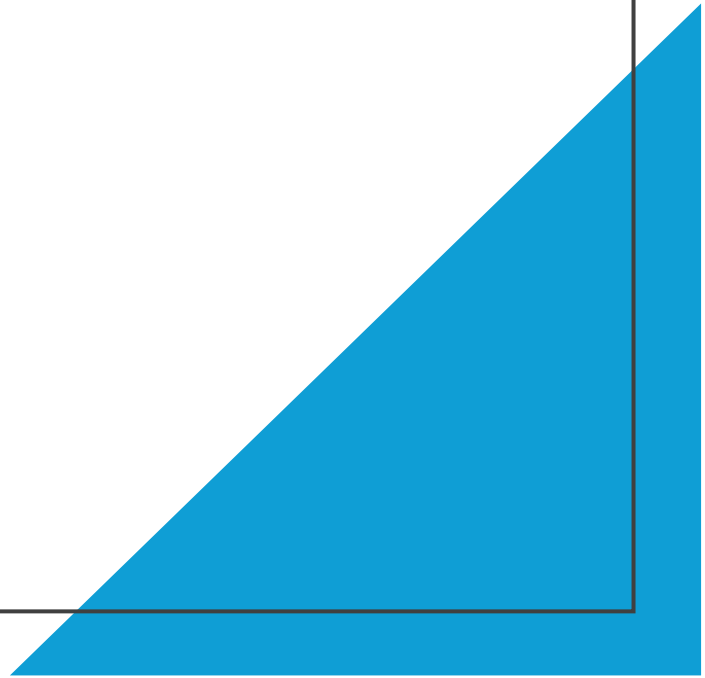


Grace Health

Michael Wynn, BS, CDCC

Director of Community Programs

www.gracehealthky.org



Serving Six Counties in Southeastern Kentucky

- 8 Clinic Locations
- Over 40,000 Patients
- 133,000 Outreach Contacts
- 34 SBH Locations



OE12 CHALLENGES and PREPARATIONS



1
Changing Plans, Prices, and Options
+ Keeping Outreach Informed

3
Consumer Awareness
+ Utilize all Possible Support

2
Technical Issues with Enrollment
+ Availability and Access to Assistance

PRIORITY ON PARTNERSHIPS

The key to finding the right partner is being the right partner

**“If you want to fast, go alone. If you want to go far, go together.”
African Proverb**

September 2024

27 Events reaching 12,050 individuals

1. Forestry Camp – Pre-Release Seminar – Bell County
2. Spero Health – Bell County 2x
3. Spero Health – Fly Away with Recovery Self-Care Fair – Bell County
4. Spero Health – Knox County 2x
5. Farmer's Market – Knox County
6. Game of the Week – Knox County
7. Laurel County Detention Center – Laurel County 3x
8. Chicken Festival – Laurel County 4x
9. Whitley County Detention Center – Whitley County
10. Spero Health Williamsburg – Whitley County
11. Old Fashion Day – Whitley County 3x
12. Spero Health Williamsburg – Whitley County
13. Red Bird Mission Event Community Food Pantry – Clay County 2x
14. Event Mommy and Baby Fair – Clay County
15. Cumberland River Behavioral Health Event – Clay County
16. Veterans Bowl – Leslie County
17. Game of the Week – Knox County

BEST PRACTICES



Creating the Right Culture



Staying Connected

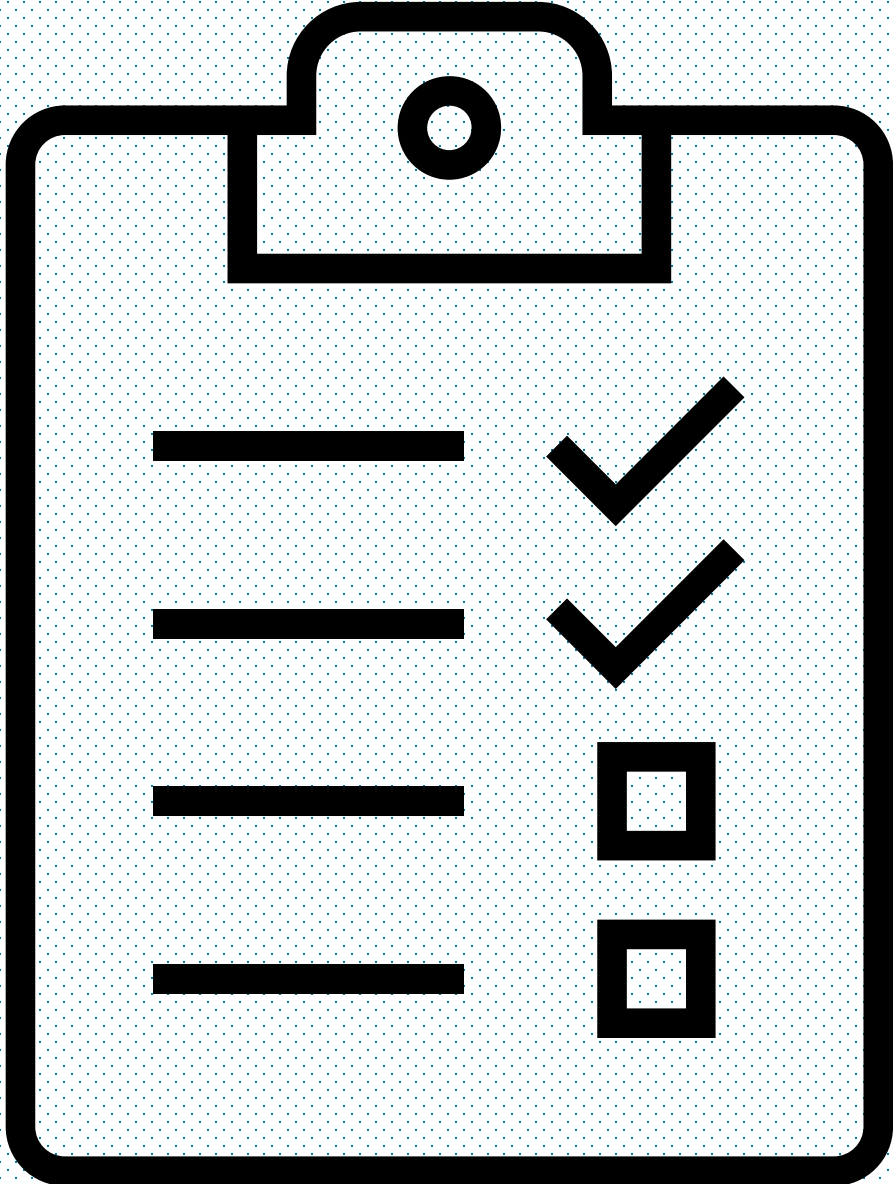


EVALUATION REMINDER

Please remember to complete the post-webinar evaluation at your earliest convenience

It should take approximately 3 minutes to complete

Any questions about the evaluation, **please email trainings@nachc.com**



THANK
YOU!



NATIONAL ASSOCIATION OF
Community Health Centers®

PLEASE VISIT US ONLINE

[nachc.org](https://www.nachc.org)