

Centers for Medicare & Medicaid Services  
2024 Health Insurance Marketplace Open Enrollment Period Stakeholder Webinar  
Wednesday, January 31, 2024  
3:00–3:30 p.m. ET

*Webinar recording:*

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**Stefanie Costello:** Thank you for joining today. This is our fourth and final 2024 Health Insurance Marketplace Open Enrollment Stakeholder Webinar. I'm Stefanie Costello, Director of the Partner Relations Group within the CMS Office of Communications. Thank you all for joining us this afternoon. Today I'm joined by several speakers. CMS Administrator Chiquita Brooks-LaSure will share a special thank you message. Jeff Grant, Deputy Director for Operations for the Center for Consumer Information and Insurance Oversight (CCIIO) will provide Marketplace Open Enrollment updates. Ashley Peddicord-Austin, Technical Advisor from the Office of Minority Health, will share remarks on health equity and Coverage to Care resources. And lastly, I'll moderate the Q&A session and hand it over to Tasha Bradley for closing remarks.

Before we begin, we have a few housekeeping items. This session is being recorded, and the recording and transcript will post to [cms.gov](https://cms.gov) following the event. Also, while members of the press are welcome to attend the call, please note that all press and media questions should be submitted using our media inquiries form available at [www.cms.gov/newsroom/media-inquiries](https://www.cms.gov/newsroom/media-inquiries). All participants will be muted today. Closed captioning is available via the link shared in the chat by our Zoom moderator, and if we have time for Q&A towards the end of the webinar, we ask that you submit questions using the Q&A function at the bottom of your screen, and we'll do as best as we can to get to as many questions as possible. And with that, I will turn it over to the CMS Administrator, Chiquita Brooks-LaSure. Administrator?

**Chiquita Brooks-LaSure:** Thank you so much, Stefanie, and let me also say good afternoon to everyone, and thank you so much for joining us. I really am honored to be here with you today, our incredible partners who helped to bring the Affordable Care Act to life and are helping to make high-quality, affordable health care a reality for millions of people. Thanks to your effort, this Open Enrollment was nothing short of incredible, with 21.3 million enrollments. That's three enrollment records in three years, and I know it's a lot of hard work, so please give yourselves a round of applause. We had a lot of internal discussion about whether we would reach the 21 million mark during this Open Enrollment, and I wasn't quite sure whether we would, and I can only imagine what it feels like for all of you who were involved in enrolling people in coverage directly. One of our team here at CMS has a parent who is a navigator, she's doing a very good job at her job by the way, if you're on with us today, and when she told me how her mom talked about how there were long lines, particularly on the last day of Open Enrollment, I became more confident that we would indeed meet this incredible milestone. I'm thrilled to be here to celebrate not just this Open Enrollment, but everything we've accomplished in just over 10 years. Like me, some of you may have been on this journey from the beginning, and in fact, when we closed the

20 millionth enrollee threshold, I was fortunate enough to visit our partners at the Martin Street Baptist Church in Raleigh, North Carolina, and I met with the North Carolina Navigator Consortium, who has been helping people sign up for health care coverage since the very first Open Enrollment. Chatting with the navigators reminded me how much we have traveled together. I personally helped craft the Affordable Care Act as a staffer on the House side and was at HHS when we started implementing the law.

I know many of you remember that first year and those hurdles at the starting line. I was nine months pregnant at the start of 2014, and I'm really not sure what was harder. My long-legged baby kicking me all day or those early pains getting the Marketplaces and [HealthCare.gov](https://www.healthcare.gov) off the ground. As the song goes, "baby, look at you now", my kicking baby is now a 10-year-old little lady, soon to be taller than her mother. She debates about whether that will happen this year or not. And our baby ACA, lovingly known as Obamacare, just closed its 11th Open Enrollment season with more than 21 million enrollments, far more than doubled the amount of people who signed up that very first year. These accomplishments would not have been possible without all of you – our trusted champions for coverage organizations, our navigators, our certified application assistants, our agents and brokers, and our partners. For all of your hard work, the thousands of outreach efforts and events, and the countless hours spent counseling people, I just want to say thank you.

I also want to thank you for your continued efforts to help people with Medicaid and CHIP stay connected to health care coverage. With states resuming regular eligibility processes, we are laser focused on doing everything we can to help people who are eligible for Medicaid make sure that they don't lose coverage. We're also working to connect people who are no longer eligible to Medicaid with Marketplace, Medicare, or employer coverage. If we have learned anything over the past decade, we have learned how much the impact of your voices in your communities is so critical. People trust you to help them with important decisions about health care coverage. Your partnership is critical during this unprecedented transition in Medicaid and CHIP to ensure that people stay covered. Whether it's Open Enrollment season, Medicaid and CHIP eligibility, or one of so many questions that you help answer, you make such a positive difference in people's lives. We hear from people every day about how they're able to get treatment or how they could finally afford health care for their family, and it's all thanks to your hard work and dedication. So again, I can't say enough. Thank you for all that you do. I would now like to turn it over to Jeff Grant, our Deputy Director for Operations at CCIIO, the Center for Consumer Information and Oversight. Jeff?

**Jeff Grant:** Thanks, Administrator. And all I can open with is wow. I still. Every time I see the number 21.3 million, I have to put exclamation marks after it. It is a truly amazing place to be. It's also where we're supposed to be. We're supposed to be covering as many Americans as possible. So, it's been a long journey to reach this, and we will continue to grow—by the way, we're not done. We've got lots going on this year that will help us grow this year, and we'll grow again in the next Open Enrollment. I'm sure of it. We are a thriving Marketplace, and we are serving millions and millions of people that really need this coverage. So, when people think Marketplace, they may think [HealthCare.gov](https://www.healthcare.gov), they may think about a state-based Marketplace's website, and certainly, those are the central core of any Marketplace, but a Marketplace is more than an IT system. The Marketplace is all the people that are working either as operational

contractors for us or as navigators, assisters, people out there in the community that are convincing people to come in and get coverage. A Marketplace is an entire ecosystem that gets people connected with coverage, and you are so central to that.

With that, I do want to go over some numbers underneath the numbers, like the big number, obviously 21.3 million, but what does that mean? First of all, it means we've grown 31% since the last Open Enrollment. 31% growth in any year would be incredible but when you've grown the last two years being it seems like there should be a limit on what growth can be and we had just an amazing growth between last Open Enrollment and this Open Enrollment. And over the last three years, so with three consecutive years of growth, it's 77.5%. Those are just jaw-dropping numbers. And what does this also mean it is more than five million new consumers for this year. And I know all of you have talked to consumers. I talk to consumers episodically. Every time I have a conversation with anybody, and I tell them that I'm essentially the Chief Operating Officer of [HealthCare.gov](https://www.healthcare.gov) and it is somebody that's gotten coverage or knows somebody that's gotten coverage, they're amazingly grateful and they're so thankful that they have this place that they can go and get coverage. And those are one-off conversations and you try to wrap your head around what if you could talk to all the five million people that got it for the first time this year. It would take forever, but it'd be just so amazing to hear everybody's stories.

We have also had a massive increase in the number of people that are below 250% of the federal poverty line. That is a population that particularly needs assistance in getting health insurance coverage, and we are up 4.2 million people, and that's just [HealthCare.gov](https://www.healthcare.gov) in the sub 250% poverty line. And so that is, again, just really getting at the core of what we need to do, which is help marginalized people get connected to coverage and give them the financial security that they are looking for.

There's another big thing going on. One of the things that I referred to that will continue to grow all the Marketplaces throughout this year, which is the Medicaid Unwinding, which is a huge challenge for us from a health coverage perspective and one that I think we've done a great job of rising to. We all know the challenges that continue to exist in all the states that are doing all this massive amount of redeterminations, but when you look at [HealthCare.gov](https://www.healthcare.gov), and we announced this with our numbers, we covered 2.4 million people that were previously enrolled in Medicaid and CHIP last year. So that is a massive uptake that is really going to help alleviate some of the issues that otherwise might go on with Unwinding, and we will continue to release data on Unwinding. We're trying to figure out where everybody's going and try to trace all of the transitions in coverage because it's not just the Marketplace. People can go to Medicare, people can go to employer coverage, they can end up back in Medicaid if they were wrongfully terminated and can get themselves back squared away with the state agency, or they can end up in the Marketplace. So, we're trying to do comprehensive looks at that, and there'll be more to come on data surrounding what's really going on with the Unwinding population. But overall, we are just beyond thrilled with the numbers that we have reached and the numbers we will continue to reach as we continue to grow and thrive as a Marketplace. And we just want to thank all of you for having been by our side. Again, as the Administrator mentioned, it was a rough start, and 10 short years later, in our 11<sup>th</sup> Open Enrollment period, we have put that so far behind us that we are the nation's good news story this year, 10 years after our challenging launch, and

everybody should be really thrilled that has stayed here with us by our sides trying to make this a reality and understanding how important this is for the American public. So, we thank you for having been with us and thank you for having gotten us to this wonderful place. And at this point, I'd like to turn it over to Ashley Peddicord-Austin. She's the Technical Advisor from the Office of Minority Health, and she's going to share some remarks on health equity and Coverage to Care resources. Ashley?

**Ashley Peddicord-Austin:** Thank you, Jeff and thank you all for having me. As said, I'm with the Office of Minority Health, and part of health equity is understanding health literacy. More and more specifically, making sure everyone has the same ability and access to understand and utilize their health coverage. So all of these wonderful 21 million new people and existing people, let's make sure that they know how to use their coverage and stay healthy. We can go to the next slide. And that's exactly what Coverage to Care is. We're aiming to make sure people have the tools and information so that they can understand their health coverage and use it to get to primary and preventative care. So what we like to do in our office is think about that in terms of health equity and health literacy, but really this is for anybody, any type of consumer, any background, anyone can really use a little help understanding health coverage. We do rely on our partners, so we have consumer-facing and some partner tools that we'll review quickly today. Let's go ahead to the next slide, please.

There's a lot of our resources available for consumers. There's actually over a hundred if you count all the translations, but our main resource, and if you're looking where to get started, is the Roadmap to Better Care. Some people call this the "soup to nuts" version, but it outlines eight steps of how you can understand your health coverage, find a provider who takes their coverage, stay connected to your care, and use it. It is currently available in nine languages as well as the Tribal version. You can get it online. It's also available to order, which I'll give you the website for that shortly. And we'll go to the next slide.

I did also want to mention there are some existing resources that we have. They aren't particularly new, but they are really popular, so I just wanted to point out our prevention resources. They're also translated into eight languages, but the part people really like to hone in on is that \$0 copay and things that are available through your health insurance at no cost to the consumer. They're tailored to men, women, children, infants. So people really do like to get these, and it's something you could actually just take to your doctor if you're not real sure where to start or where your questions are. It's a good jumping off point too for conversations, expos, etc. Let's go ahead to the next slide and then we'll just advance one more and I'll give you a couple updates on some newer resources.

So this is just brand new this year. We added a prescription resource. So one of the things we hear most from people when they get new coverage is the first thing they need to do is worry about the prescriptions. Sometimes that's easy, it transfers over, there's no problems. Other times, it's very confusing. So we have a resource that talks about the tiers and the different price levels, what all of that means, how to understand that, how to read the label. Right now, it's brand new so it's just in English and Spanish, but we have seven additional languages coming soon. So this is just a couple of pages of the resource, but it's pretty comprehensive. So whether it's somebody with chronic conditions or just a couple prescriptions or maybe they're new to insurance, a

younger person whose parents maybe used to handle it, lots of different people could get use out of this. Let's go one more slide.

And we've had some updates to some other pieces as well. So a lot of these are applicable mostly to Medicare, but we're trying to do more in the chronic care and care management space. So if you have patients who are working with that, we just want to make sure that you know that these are out there as well. So the prescription, the prevention, the chronic care, we're trying to really keep people invested in and participating in their health care because that really helps them understand it and stay connected.

All right, we're going quick today for time purposes, but let's go ahead and advance one more slide and we're going to talk about how we can use our—using partner tools and how important our partners are to us. So we absolutely rely on our trusted community partners. Coverage to Care is, began, and remains a grassroots effort and we need you and others in the community to be able to just take the resources, adapt them to the consumers, and kind of meet people where they are and help them. So we like to suggest using the Roadmap to Better Care as a good jumping off point. You can jump into step four. If somebody is ready to find a provider, you can take the whole thing. We encourage you to customize it, to personalize it. If you know the consumer and you know what they need or if you know at least your general area of the community, you might be able to add in some local resources or some nuance that maybe might help them. And that's really what's going to help people truly get connected.

We can advance one more slide please. Another thing that we often see is who in the community is using Coverage to Care. And this is a list of actual organizations using Coverage to Care. Some of them might be partners for you. We've heard from our partners that one of the best things that they can do is work with somebody else in their community that they don't normally work with. You can get a whole new group of people, but you can also get your consumers and the people you do work with hearing the same message from a different place, then that repetitiveness can be really important. So think through—look at this list and think through—who in your community that you know maybe is working on health literacy or maybe isn't but would be interested in partnering with you and hopefully, maybe that'll help lessen the load on you as well.

Let's go ahead to the next slide. I just wanted to show you our Partner Toolkit. So go ahead one more slide if you would for me. Thanks, Jill. So the Partner Toolkit is kind of a high-level document is what is described on here, but it's got your pre-made language. So if you're looking for a CMS-approved language about what to put in for Coverage to Care, make blurbs to put on social media, listservs, emails, graphics, in English and in Spanish, all of it's ready. It's here, it's ready to go to download off of our website. You can get the toolkit itself and then you can also download a ZIP with the individual files. If we could advance one more slide, you can kind of see what the inside looks like. Just suggesting how do I get started? Where do I go? What materials should I begin with? Gives you some recommendations on that. And then there's also a Community PowerPoint presentation. It's got the entire Roadmap to Better Care written out with all eight steps, including the script and the slides in English and in Spanish. So if you're presenting it as a train-the-trainer, you have it ready to go, or maybe you just need some of the slides or some of the language to build into something else, it's also very ready for you to use. So

this is a great time of year. It's January, the plans are fresh, there's all these new people in these plans so we want to make sure that you have these tools to be able to kind of just keep going with all this great news. There's some links being put in the chat, and I want to give you one more link today if we can go to the next slide.

If you've ordered materials before, [HealthCare.gov](https://www.healthcare.gov) materials, Marketplace or Medicare and You, these are all available at the same product ordering website, but it's listed on the screen. You create an account; anybody can do that. Everything is free and shipped to you directly so please feel free to check that out in case there's any printed materials that you might want to have on stock. And then our last slide has our contact information. If you have any questions, you want to learn more, there's our website and our email. I check the email regularly myself, so feel free to reach out and I'd be happy to answer any questions or give you a starting place to get going with Coverage to Care. So with that, I'll now turn it back over to Stefanie Costello, the Director of the Partner Relations Group in the CMS Office of Communications, to moderate our Q&A.

Stefanie?

**Stefanie Costello:** Great, thank you so much, Ashley and Jeff, and of course, the Administrator, for her remarks. It doesn't look like we have a lot of questions that have come in. I do want to point out that Tasha put the links to Coverage to Care directly in the chat, so you can just go to the chat and pull that link. We did get a question—I think Jeff is typing but if you want to answer live, you can Jeff—which is what is the expected enrollment period for the next Open Enrollment? Jeff, if you're on mute, if you want to unmute and answer the question?

**Jeff Grant:** Yes, I was just verifying that we—this was the final rule. We are doing November 1 to January 15 once again in the Federally Facilitated Marketplace. And states will—we have a proposal that states will follow an equivalent enrollment period. And that they still—there are some states—as we are speaking now, we are on the last day of Open Enrollment for a few state-based Marketplaces. So even though we talk about this as though it's done, we have some states that do go to January 31, so we expect that they will continue to operate in that manner as well.

**Stefanie Costello:** Great, thank you very much. And I'd be remiss to say that if anyone loses their Medicaid through this Medicaid renewals process that—I know Jeff talked a little bit about it—if anyone loses Medicaid, there is a Special Enrollment Period (SEP) that's open right now, so they can go to [HealthCare.gov](https://www.healthcare.gov) and enroll. There's also a couple other Special Enrollment Periods that people might be eligible for so always good to go to [HealthCare.gov](https://www.healthcare.gov) and check that out. And I think that answers all of our questions. So I'm actually going to turn it over to Tasha, who will close us out. Tasha?

**Tasha Bradley:** Thank you, Stefanie. Sorry, I was trying to get my video on. Thank you to all of our speakers today for sharing important information about the 2024 Marketplace Open Enrollment Period and how consumers can begin using their coverage. I also just want to say a special thank you to our partners for taking the time to be on the call with us today, but also taking the time throughout open enrollment to make OE11 one of the most successful Open Enrollments that we've seen at CMS. These achievements that we've had could not have been done without all of you and the hard work that you guys did throughout Open Enrollment to reach out to consumers and ensure they knew about their options.

I just want to go quickly over and remind everyone about the Special Enrollment Period. It's a time outside of the yearly Open Enrollment Period when a consumer can sign up for health insurance. Consumers qualify for an SEP if they've had certain life events, including losing their Medicaid or CHIP or other health insurance coverage, moving, getting married, having a baby, or adopting a child. Depending on their SEP type, they'll have 60 days before or 60 days following the event to enroll in a plan. Consumers can also enroll in Medicaid or the Children's Health Insurance Program anytime during the year. For more information, please go to [HealthCare.gov](https://www.healthcare.gov) about the SEP period. As mentioned at the top of the call, we will post the recording and transcript from today's webinar to the Partner Tools and Toolkits page on [cms.gov](https://www.cms.gov) soon. And we really want to just thank you guys and we appreciate you guys helping us this Open Enrollment Period and that will conclude our webinar. Thank you.