



March 20, 2015

Champions for Coverage:

Happy first day of spring! It is actually snowing here in Washington D.C., but we know warmer weather is on the way! We have received a lot of positive news over the last two weeks including the latest impact of ACA: 16.4 Million uninsured individuals are now covered!

This issue has the latest enrollment numbers, updates to Tax Special Enrollment Period, tools on Healthcare.gov, social media updates, and blog posts.

We want to hear from you! With the second open enrollment period behind us, we want to reflect on what went well and what needs improvement. Consider providing your thoughts on what worked this enrollment season: How can CMS continue to support Champions throughout the summer and next open enrollment? Did your organization take on a larger role in outreach or enrollment his past year? Do you want to increase your involvement next year? Please submit any thoughts and feedback to [Champion@cms.hhs.gov](mailto:Champion@cms.hhs.gov).

## [New/Updated Content and Webinars](#)

### Reminder: 2016 Open Enrollment Period

The 2016 Open Enrollment Period for the Marketplace will start on November 1, 2015 and run through January 31, 2016. As you prepare for the next Open Enrollment Period, and work with consumers we wanted you to have those dates in mind. These dates are listed in the [Payment Notice fact sheet](#), and the [press release announcing the Payment Notice](#).

### HHS Partnership Center Webinar:

The HHS Partnership Center continues to host a series of webinars for faith and community leaders. All webinars are open to the public and include a question and answer session where you can ask HHS staff any questions you may have.

To participate in one of the webinars, please select your preferred topic from the list below and submit the necessary information.

For those joining by phone only, the Pin Number is the # key.  
[Questions and Answers on Federal Taxes and Health Coverage](#)

March 25 at 2:00 pm EDT

(1:00 pm CT, Noon MT, 11:00 am PT)

To Join By Phone Only Dial: +1 (951) 384-3421, Access Code: 425-387-455

For those joining by phone only, the Pin Number is the # key.

## Reminder: Affordable Care Act 101 Webinars for Small Employers, Including Nonprofit Organizations

The Small Business Administration (SBA), the Department of Health Human and Services, and Small Business Majority have teamed up for a free weekly webinar series where small employers can learn the basics of the Affordable Care Act and what it means for their organization and employees. Topics covered include cost containment, the Small Business Health Care Tax Credit, the new Health Insurance Marketplace, and Employer Shared Responsibility. Webinar content will generally be the same each week. Below are the registration links for upcoming webinars in English and Spanish.

March 26 at 2:00 PM ET

[Click to Register](#)

Spanish-language ACA 101 Webinars

March 24 at 4:00 PM ET

[Click to Register](#)

## New: Summary and Slides from Webinar on “Special Enrollment Periods and SEP Screener Tool”

The Friday, March 6, 2015 assister webinar featured a presentation on special enrollment periods and the SEP Screener Tool. For most people, the last day to enroll in a 2015 Marketplace plan was February 15, 2015; but in some cases, consumers may qualify for a SEP 60 days following certain life events that involve a change in family status (for example, marriage or birth of a child) or loss of other health coverage. Employer-sponsored plans must provide a SEP of at least 30 days. You can view additional information about SEPs on the HealthCare.gov page, [“Getting 2015 Coverage with a Special Enrollment Period.”](#) The presentation included an overview of SEPs available to consumers outside of Open Enrollment, and an explanation of the [SEP screener tool](#), which assisters can use to help consumers determine whether they may be eligible for an SEP to enroll in 2015 health insurance coverage through the Marketplace or to enroll Medicaid/CHIP.

- Presentation slides from the March 6, 2015 webinar can be accessed [here](#); you can also view them along with other resources on Training for Assisters [here](#).

## New: Summary and Slides from Webinar on “Exemption Tool”

The Friday, March 6, 2015 assister webinar featured a walkthrough of the [exemptions screener tool](#), which Champions can use to help consumers figure out which exemptions from the shared

responsibility payment may apply to them, as well as step-by-step instructions on how to apply for each exemption through the Marketplace or on their tax return. Please note that this tool is not an application for an exemption.

- Presentation slides from the March 6, 2015 webinar can be accessed [here](#); you can also view them along with other resources on Training for Assisters [here](#).

## NEWS AND UPDATES

### New: Latest Enrollment Numbers: Nearly 11.7 Million

Last week Yesterday, HHS announced that nationwide nearly 11.7 million consumers are enrolled in 2015 Health Insurance Marketplace coverage. More than 4.1 million young people selected a plan or were re-enrolled; and nearly 7.7 million people with plan selections in HealthCare.gov states qualify for an average tax credit of \$263 per month.

The press release is live here: <http://www.hhs.gov/news/press/2015pres/03/20150310a.html>

The report with state by state data tables is live here: [http://aspe.hhs.gov/health/reports/2015/MarketPlaceEnrollment/Mar2015/ib\\_2015mar\\_enrollment.pdf](http://aspe.hhs.gov/health/reports/2015/MarketPlaceEnrollment/Mar2015/ib_2015mar_enrollment.pdf)

### New: 16.4 million uninsured people have gained health coverage since the ACA's passage

*Key Message: Since 2010, more than 16 million uninsured people have gained coverage from the ACA! Additional details are included in the report described below, which assisters can use to highlight the effectiveness of the healthcare law.*

Since several of the Affordable Care Act's coverage provisions took effect, about 16.4 million uninsured people have gained health insurance coverage. This includes 14.1 million adults who gained health insurance coverage since the beginning of the first Marketplace Open Enrollment in October 2013 through March 4, 2015, as well as 2.3 million young adults (aged 19-25) who gained health insurance coverage between 2010 and the start of Open Enrollment in October 2013 due to the ACA provision allowing young adults to remain on a parent's plan until age 26. From the beginning of the first Marketplace Open Enrollment in October 2013 through March 4, 2015, the uninsured rate dropped from 20.3 percent to 13.2 percent – a 35 percent (or 7.1 percentage point) reduction.

- [Click here](#) to view the full report, [click here](#) to view the report's technical appendix, and [visit this page](#) for infographics highlighting the report's results.

## AFFORDABLE CARE ACT AND TAX RESOURCES

## Updated: Assisting Consumers with the Tax Penalty SEP

HHS understands that the requirements to have health insurance and to include information about health insurance on tax forms are new, and because of this, a decision was made to provide individuals who are subject to the shared responsibility payment with one last chance to get covered for the remainder of 2015.

CMS has announced that individuals and families without insurance who are subject to the shared responsibility payment when they file their 2014 taxes in states which use the Federally-facilitated Marketplaces will be eligible for a Special Enrollment Period (SEP) if they meet all of the following requirements:

1. They must owe the fee for not having health insurance in 2014.
2. They did not know until after February 15, 2015 (which was the end of Open Enrollment) that the health care law required them and their household to have health insurance, or they didn't understand how that requirement would affect them or their household.
3. They are not already enrolled in minimum essential coverage in 2015 (either through the Health Insurance Marketplace or outside the Marketplace).

Remember, along with the other criteria mentioned above, consumers eligible for the Tax Penalty SEP had to have owed the fee for one or more months in 2014. While consumers do not need to have filed their taxes and paid the fee yet to qualify for the SEP, these consumers will need to owe the fee when they file their 2014 taxes.

To summarize, we wanted to mention some important points you can share with consumers who may be eligible for the Tax Penalty SEP:

- Champions can help educate consumers about the eligibility requirements for the Tax Penalty SEP. Consumers can apply online or via the Marketplace Call Center.
- The SEP is only open from March 15 – April 30, and consumers must complete enrollment and select a plan prior to 11:59pm E.T. on April 30, 2015.
- Under this SEP, consumers will receive regular prospective coverage effective dates. For example, if a consumer wants April 1, 2015 coverage, he or she must have applied and selected a plan by 11:59 pm EDT on March 15, 2015, the day that the SEP began. If a consumer enrolls between March 16 and April 30, his or her coverage will not begin until May 1, 2015. Consumers who select and confirm a plan through the tax SEP between March 15 and April 30 can change plans until 11:59 pm EDT on April 30, 2015.
- In order to be eligible for this SEP, consumers have to owe the fee for one or more months in 2014. Consumers are not required to have actually filed their taxes and made the payment yet.
- If eligible consumers do not enroll in coverage for 2015 during this SEP, and do not have other minimum essential coverage, they may be subject to the shared responsibility

payment for 2015 when they file their 2015 income taxes. Additionally, consumers who do take advantage of this SEP, will be responsible for the shared responsibility payment for the months in 2015 when they were without minimum essential coverage or an exemption on their 2015 income taxes.

Resources: Information on the Tax Penalty SEP is included on [healthcare.gov](http://healthcare.gov), and a [new blog post](#).

Additional tax information can be found at:

<https://marketplace.cms.gov/technical-assistance-resources/tax-information.html>

<https://www.healthcare.gov/taxes/>

<http://www.irs.gov/Affordable-Care-Act/>

## SOCIAL MEDIA

#ACAisWorking Graphics: [Click here to download graphics](#) you can share.

#ACAisWorking Tweets:

- #ACAisWorking – nearly 11.7M Americans are signed up for quality, affordable health care for 2015. [11.7M GRAPHIC]
- #ACAisWorking – nearly 7.7M who selected @HealthCareGov plan qualified for \$263/month avg tax credit. [\$263 GRAPHIC]
- #ACA by the Numbers – nearly 7.7M who selected plans qualified for avg tax credit of \$263/month. [\$263 GRAPHIC]
- #ACAisWorking & delivering on quality, accessible, affordable coverage – more than half of Marketplace enrollees were new to @HealthCareGov
- #ACA by the Numbers – more than half of Marketplace enrollees were new to @HealthCareGov!

State-by-State Specific #GetCovered Tweets:

To help fill in the blanks with specific information to your state, please reference the table and page number indicated of the ASPE Issue Brief, found *here*: <http://go.usa.gov/3aPye>

\*\*Important: make sure to edit contents marked in [brackets] to reflect specific state statistics.

Marketplace Plan Selection & New Marketplace Consumers:

*For FFM/HealthCare.gov Numbers - Table B1, p37; For SBM Marketplace Numbers – Table C1, p57.*

- #GetCovered Update - Hey #[STATE], we're staying healthy & strong! [COLUMN 2 – Number] #GotCovered for 2015!

- #ACAisWorking for #[STATE] – [COLUMN 2 – Number] #GotCovered for 2015 through the Healthcare Marketplace.
- #ACA by the numbers for #[STATE]: [COLUMN 3 - % of Total]% of Marketplace enrollees for #[STATE ABBRIEV - ex: WI, IA] were new to @HealthCareGov.
- #ACA is helping make health care accessible to #[STATE] - [COLUMN 3 - % of Total]% of Marketplace enrollees for #[STATE ABBRIEV] were new to @HealthCareGov.

Marketplace Plan Selection & Financial Assistance:

*For FFM/HealthCare.gov Numbers – Table B7, p53; For SBM Marketplace Numbers – Table C4, p.65)*

- #ACAisWorking to make quality health care accessible & affordable – approx [COLUMN 3 FFM || COLUMN 4 SBM – %]% of #[STATE] Marketplace enrollees #GotCovered with tax credits.
- In #[STATE], [COLUMN 3 FFM || COLUMN 4 SBM – %]% of [STATE] Marketplace enrollees received tax credits when they signed up to #GetCovered for 2015. #ACAisWorking
- [COLUMN 3 FFM || COLUMN 4 SBM - %]% of #[STATE] Marketplace enrollees received tax credits when they signed up to #GetCovered for 2015. #ACAisWorking
- #ACAisWorking & delivering on quality, accessible, affordable coverage – [COLUMN 4 FFM || COLUMN 4 SBM – %]% of #[STATE] Marketplace enrollees received tax credits for 2015.

Marketplace Tax Credits and Monthly Premiums:

*FFM/HealthCare.gov Numbers – Table B7, p53. Limited SBM data available.*

- In #[STATE], [COLUMN 3 - %]% #GotCovered & received \$[COLUMN 5 – Avg Monthly APTC] avg monthly tax credit. #ACAisWorking
- Of approx [COLUMN 2 - # of Individuals] in #[STATE] who #GotCovered, [COLUMN 3 - %]% received \$[COLUMN 5 – Avg Monthly APTC] avg monthly tax credit. #ACAisWorking
- #ACA by the #'s: [COLUMN 3 - %]% of #[STATE DESCRIPTOR – ex: Wisconsinites, Iowans] who #GotCovered, received \$[COLUMN 5 – Avg Monthly APTC] avg monthly tax credit. #ACAisWorking

ACA 16.4 Million uninsured people have gained health care coverage.

- Sample Tweets to highlight results from the report:
- #ACAisWorking -To date, 16.4M uninsured people have gained health care coverage - a historic reduction in the uninsured.

- The Affordable Care Act at work - To date, 16.4M uninsured people have gained health care coverage - a historic reduction in the uninsured.
- #ACA addresses disparities in access to quality, affordable health coverage – new #'s show historic reduction in the uninsured.
- The uninsured rate dropped by 9.2 percentage points among African Americans, with 2.3M adults gaining coverage. #ACAisWorking #AfAmHealth
- The uninsured rate dropped by 12.3 percentage points among Latinos - with 4.2M adults gaining coverage. #ACAisWorking
- #ACAisWorking for #AfAmHealth – since 2014, 2.3M African American adults have gained coverage.
- #ACAisWorking for the Latino community – since 2014, with 4.2M Latino adults have gained coverage.
- #ACA addresses disparities in access to health care. New numbers show uninsured rate dropped 9.2 percentage points for African Americans.
- #ACA addresses disparities in access to health coverage - the uninsured rate dropped 12.3 percentage points among Latinos.

## HHS BLOG POSTS ABOUT THE AFFORDABLE CARE ACT AND HEALTHCARE.GOV

Blog post from Monday, March 16

Title: Owe a Fee for Not Having Health Coverage in 2014? You May Still Be Able to Get Coverage for 2015

Link: <http://www.hhs.gov/healthcare/facts/blog/2015/03/you-may-still-be-able-get-coverage-2015.html>

Blog post from Sunday, March 15

Title: Owe a fee for not having health coverage in 2014? You may still be able to get coverage for 2015.

Link: <https://www.healthcare.gov/blog/march-2015/>

Blog post from Tuesday, March 10

Title: Fewer Young Adults Rely on the Emergency Department for Routine Care

Link: <http://www.hhs.gov/healthcare/facts/blog/2015/03/fewer-young-adults-rely-emergency-dept-care.html>

## WHITE HOUSE UPDATES ABOUT THE AFFORDABLE CARE ACT AND HEALTHCARE.GOV

*-CMS Office of Communications, Partner Relations Group*