



April 3, 2015

Champions for Coverage:

On March 23, we celebrated the 5th anniversary of the Affordable Care Act (ACA)! Last week we announced that 16.4 Million people have gained coverage under the ACA. In addition, HHS announced that as a result of Marketplace coverage and Medicaid expansion, hospital uncompensated care costs have been reduced by an estimated \$7.4 billion in 2014, compared to what they would have been in the absence of the coverage expansion. Based on this analysis, Medicaid expansion states account for an estimated \$5 billion of that reduction.

Thank you for all you do and for the HUGE contributions to making all of this possible!

This issue has the latest Tax SEP enrollment numbers, updates for the tax season, social media updates, and spring webinars.

Reminder: 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.

[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 these dates in mind. These dates are listed in the [Payment Notice fact sheet](#), and the [press release announcing the Payment Notice](#).

Updated: 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.

Got Coverage? Next Steps in Using Your Health Insurance

Many people now have health insurance, but may not know how to use it. This webinar will discuss how to read your insurance card, how to find a doctor, what you need to know in making an appointment, and what to do in case you have a health emergency. Key terms will be discussed as well as recommended health screenings. We will highlight the [Coverage to Care](#) materials on health insurance literacy during the webinar. We will also discuss how faith and other community-based organizations are using these tools to help those in their congregations and communities.

[April 20 at 3:00 pm EDT](#)

(2:00 pm CT, 1:00 pm MT, Noon PT)

To Join By Phone Only, Dial +1 (415) 655-0059, Access Code: 690-504-310

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

[May 19 at 3:00 pm EDT](#)

(2:00 pm CT, 1:00 pm MT, Noon PT)

To Join By Phone Only, Dial +1 (646) 307-1706, Access Code: 763-833-558

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

[June 23 at 4:00 pm EDT](#)

(3:00 pm CT, 2:00 pm MT, 1:00 pm PT)

To Join By Phone Only, Dial +1 (415) 655-0051, Access Code: 379-833-859

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

Special Enrollment Periods and Resources for the Uninsured

Individuals and families can enroll in the Health Insurance Marketplace during special enrollment periods if they experience special circumstances. Special circumstances include graduating from high school or college and losing health insurance, getting married or divorced or having a baby, losing employer insurance or turning 26 and losing coverage on a parent's health plan. Join this webinar to learn more about special enrollment periods and how to enroll in the Health Insurance Marketplace. For those who are uninsured and don't qualify for the special enrollment period, learn what resources are available and when to enroll in the Health Insurance Marketplace.

[April 14 at 3:00 pm EDT](#)

(2:00 pm CT, 1:00 pm MT, Noon PT)

To Join By Phone Only, Dial + 1 (702) 489-0007, Access Code: 669-927-957

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

[May 6 at 2:00 pm EDT](#)

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

To Join By Phone Only, Dial +1 (415) 655-0059, Access Code: 419-734-181

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

[June 17 at 2:00 pm EDT](#)

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

To Join By Phone Only, Dial 1 (415) 655-0051, Access Code: 564-443-351

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

New: The Connecting Kids to Coverage National Campaign Invites You to Attend a Campaign Webinar

Helping Newly-Enrolled Families Understand and Use their Medicaid and CHIP Coverage
Thanks to nationwide enrollment efforts, millions of children and parents have health coverage, many for the first time. Educating newly-enrolled families about their Medicaid and CHIP benefits is critical to ensuring they get the care they need when they need it. On this webinar, you will hear from experts on the benefits available through Medicaid and CHIP and how organizations are working with newly insured families to help them to understand their coverage.

Join us on Wednesday, April 22 at 3:00 p.m. EDT, for the next Connecting Kids to Coverage National Campaign webinar.

Register Here: <https://attendee.gotowebinar.com/register/2734880508322645761>

NEWS AND UPDATES

New: Latest Medicaid Enrollment Numbers: 11.2 Million

The Medicaid and CHIP data being release today shows enrollment reaching approximately 11.2 million additional individuals as of January 2015 - a 19.3 percent increase over the average monthly enrollment for July through September of 2013, the pre-Marketplace open enrollment timeframe. Twenty-eight states, plus the District of Columbia, have provided greater access to health care coverage to uninsured low-income individuals by expanding Medicaid coverage through the Affordable Care Act.

Among states that had implemented the Medicaid expansion and were covering newly eligible adults in January 2015, Medicaid and CHIP enrollment rose by 26.1 percent compared to the July-September 2013 baseline period, while states that did not expand Medicaid during the reporting period showed an increase of 7.8 percent over the same period.

Likewise, we continued to see growth in coverage through the Health Insurance Marketplaces. Nearly 11.7 million consumers nationwide selected or were automatically re-enrolled in quality, affordable health insurance coverage through the Health Insurance Marketplaces as of Feb. 22. These numbers affirm the fact that the Affordable Care Act is working and is truly an important part of the everyday lives of millions of Americans. Individuals finally have the financial and health security that comes with affordable health coverage.

The Blog can be found here: <http://www.hhs.gov/healthcare/facts/blog/2015/03/medicaid-chip-enrollment-january%20.html>

The report can be found here: <http://www.medicaid.gov/medicaid-chip-program-information/program-information/medicaid-and-chip-enrollment-data/medicaid-and-chip-application-eligibility-determination-and-enrollment-data.html>

One Page Fact Sheet can be found here:

http://aspe.hhs.gov/health/reports/2015/MedicaidEnrollment/ib_MedicaidEnrollment.pdf

New: The Economic Impacts of Medicaid Expansion, Uncompensated Care Costs and the Affordable Care Act

Expanding Medicaid has positive economic effects. These two factsheets highlight information on the economic impact of Medicaid expansion on individuals' financial circumstances, uncompensated care costs and state Gross Domestic Product (GDP). Research confirms that expanding Medicaid will benefit states both directly and indirectly by generating additional federal revenue, increasing jobs and earnings, increasing Gross State Product (GSP), increasing state and local revenues (via provider taxes and fees and increased prescription drug rebates), and reducing uncompensated care and hospital costs

Economic Impacts of the Medicaid Expansion: (PDF-3 Pages)

http://aspe.hhs.gov/health/reports/2015/MedicaidExpansion/ib_MedicaidExpansion.pdf

Insurance Expansion, Hospital Uncompensated Care and the ACA (PDF-1 page):

http://aspe.hhs.gov/health/reports/2015/MedicaidExpansion/ib_UncompensatedCare.pdf

New: From Coverage to Care (C2C) Enrollment Toolkit: Helping Consumers Choose the Health Plan That's Right for Them

From Coverage to Care recently released an Enrollment Toolkit dedicated to helping community partners, assisters, and others who help consumers enroll in coverage or change their plan. Sections start with a few questions consumers might have and, at the top of each page, include key messages for assisters to emphasize. At the end of the section, there are links to more resources for assisters and for consumers. The Toolkit offers tips for talking with consumers about why health insurance is important and explains how health insurance works in terms that consumers can understand. It also includes tips on how to talk with consumers about the types of financial assistance for which they may qualify, how this financial assistance relates to their income level, and what actions consumers need to take at tax time if they receive financial assistance during the year.

- To view and download the *From Coverage to Care* Enrollment Toolkit, please [click here](#).
- To view and/or order other *From Coverage to Care* materials, please [click here](#).
- To check out the new *From Coverage to Care* landing page on HHS.gov, please [click here](#).

New: Office of Minority Health (OMH) Funding Opportunity Announcement (FOA)

The Office of Minority Health (OMH) at the United States Department of Health and Human Services, announces the availability of funds for Fiscal Year (FY) 2015 for the Partnerships to Increase Coverage in Communities II (PICC II) Initiative. The purpose of the PICC II Initiative is to educate racial and ethnic minority populations, including those that are economically and/or environmentally disadvantaged, and immigrant and refugee populations who are eligible for health coverage through the Marketplace, so that they better understand the Marketplace and receive assistance with completion of the application to determine their eligibility and obtain or purchase health coverage offered through the Marketplace. OMH will award 14 to 17 grants ranging from \$200,000 to \$250,000. The application deadline is May 22, 2015, by 5:00 p.m. EDT, and information is available on the [OMH website](#).

Important Note: Funds awarded under this funding opportunity may not be used by the grantee or any of its sub-recipients to carry out activities funded through other HHS grants or from a State-based Marketplace for similar outreach, education and enrollment assistance efforts.

AFFORDABLE CARE ACT AND TAX RESOURCES

New: Press Release Fifteen days remain before tax filing deadline

With the tax filing deadline two weeks away, the Centers for Medicare & Medicaid Services (CMS) is continuing to help consumers understand how health coverage and taxes intersect. This year's tax season is the first time individuals and families will be asked to provide basic information regarding their health coverage on their tax returns. While the vast majority of tax filers – about three quarters – will just need to check a box on their tax return indicating they had health coverage in 2014, people who have coverage through the Health Insurance

Marketplaces, or did not enroll in coverage, will take different steps that will be a part of the tax filing process starting this year.

Since March 15, when the tax special enrollment period (SEP) began, about 36,000 consumers have used the tax special enrollment period through HealthCare.gov to select a plan.

The full press release can be found here:

<http://cms.gov/Newsroom/MediaReleaseDatabase/Press-releases/2015-Press-releases-items/2015-04-01.html?>

Reminder: Tax Penalty Special Enrollment Period

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).

New/Clarification: Consumers are not eligible for the Tax Penalty SEP if they had an exemption for all of 2014 and did not owe the fee for a month or more in 2014. However, as long as a consumer owed the fee for one or more months in 2014, they can still qualify for the Tax Penalty even if they had MEC or an exemption for part of the year, if they meet the other requirements of the SEP. For example, if a consumer had an exemption for a few months, owed the fee for a few months, and had minimum essential coverage for a few months, but remained unaware of the ACA requirement to have minimum essential coverage, he or she could still qualify for the Tax Penalty SEP.

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

- Champions should help educate consumers about the eligibility requirements for the Tax Penalty SEP, and help eligible consumers enroll in coverage. Consumers can apply online or via the Marketplace Call Center.
- The SEP is only open from March 15 – April 30, 2015 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, a consumer must have selected a plan on March 15, 2015 (the day that the SEP began) to receive coverage on April 1, 2015. If a consumer selects a plan between March 16 and April 15, his or her coverage will not begin until May 1, 2015. Consumers selecting a plan between April 16 and April 30 will have a coverage effective date of June 1, 2015. Any consumer who selects and confirms a plan through the Tax Penalty SEP between March 15 and April 30 can change plans until 11:59 pm E.D.T. 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 shared responsibility payment..
- Consumers are not eligible for the Tax Penalty SEP if they had an exemption for all of 2014 and did not owe the fee for a month or more in 2014. However, as long as a consumer owed the fee for one or more months, they can still qualify for the Tax Penalty even if they had MEC or an exemption for part of the year, if they meet the other requirements of the Tax Penalty SEP. 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, 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/>

New: IRS ACA Consumer Alert: Avoiding and Reporting Fraudulent Tax Preparers

On Friday March 13, the IRS issued [an ACA Consumer Alert warning consumers](#) about unscrupulous tax preparers who are instructing their clients to make individual shared responsibility payments (also known as the “fee,” or “penalty” for not having health insurance coverage) directly to the preparer instead of to the government with their tax returns. In some parts of the country, these preparers are targeting individuals with limited English proficiency, especially those who primarily speak Spanish.

Following these reports, the IRS urges consumers to [choose their tax preparers carefully](#). Assistants should remind consumers that if they owe a shared responsibility payment, they will make it through their tax return or in response to a letter from the IRS requesting payment. If a shared responsibility payment is due tax payers should pay it to the United States Treasury. The

fee is never paid to an individual or return preparer. Additionally, many people do not owe a payment at all because they have coverage or qualify for an exemption.

Remember, individuals who are not U.S. citizens or nationals, and are not lawfully present in the United States, are exempt from the individual shared responsibility provision and do not need to make a payment. For this purpose, an immigrant with Deferred Action for Childhood Arrivals (DACA) status is considered not lawfully present and therefore is exempt. An individual may qualify for this exemption even if he or she has a social security number (SSN).

Please share this alert with consumers, and let them know that they can report a tax preparer who engages in fraudulent behavior to the IRS using [Form 14157, Complaint: Tax Return Preparer](#). Please also let them know that there are resources that allow consumers to determine for themselves whether they owe the fee, including the [IRS interactive tool, "Am I required to pay the Individual Shared Responsibility Payment?"](#) and [the Marketplace Exemptions Screener Tool](#).

New: Treasury releases Affordable Care Act Exemption Fact Sheets

The Department of Treasury released the following fact sheets on exemptions are also available from the Department of Health and Human Services:

Exemptions 101: [Claiming a Health Coverage Exemption](#)
[If you couldn't afford health coverage](#)

[If you had a gap in health coverage](#)

[If your state didn't expand Medicaid](#)

[If you're eligible to get services from an Indian Health Care Provider](#)

[To claim a hardship exemption](#)

For additional information, see this fact sheet: [Health Coverage and Federal Income Taxes](#).

SOCIAL MEDIA UPDATES

As we kick off National Minority Health Month, please find digital materials for your outreach efforts and sharing with partners.

General: #ACAisWorking + #NMHM15

[Download Graphics Here](https://www.flickr.com/photos/hhsgov/sets/72157651320529566/) (<https://www.flickr.com/photos/hhsgov/sets/72157651320529566/>)

Tweets

- #ACA addresses disparities in access to quality, affordable health coverage → https://youtu.be/xGDyrwX_mII #NMHM15

- 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 #'s 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.

Video: #ACAisWorking By the Numbers

[Watch the video \(1:26\)](#)

Tweets

- #ACA has helped achieve a historic reduction in the uninsured. 16.4M uninsured people have gained coverage: https://youtu.be/xGDyrwX_mll #NMHM15
- #ACAisWorking: 5 years providing access to quality, affordable health coverage for all Americans: https://youtu.be/xGDyrwX_mll #NMHM15
- Since it was signed into law in 2010, check out how #ACAisWorking by the #'s: https://youtu.be/xGDyrwX_mll #NMHM15
- #ACA is delivering on providing access to quality, affordable coverage to millions of Americans: https://youtu.be/xGDyrwX_mll #NMHM15
- WATCH: 5 years later – 16.4M uninsured people have gained coverage, #ACAisWorking for millions of Americans. https://youtu.be/xGDyrwX_mll

#GetCovered Stories for #NMHM15

[#GetCovered: My Story](#) | [#GetCovered Story Graphics](#)

- [Eyole's #GetCovered Story: Coverage, Not Just Prayer, Gives Me Peace of Mind](#) | [Video](#) | [Graphic](#)
- [Vaughn's #GetCovered Story: "I'm Into Living and Having Health Insurance Will Definitely Help Me Do That."](#) | [Video](#) | [Graphic](#)
- [Alicia & Rusk #GetCovered Story: Staying Healthy for the Future and Their Family](#) | [Video](#) | [Graphic](#)
- [Chad's #GetCovered Story: Insuring Fitness and Confidence](#) | [Video](#) | [Graphic](#)
- [Jennifer's #GetCovered Story: Taking Control of My Health](#) | [Video](#) | [Graphic](#)
- [Carlos' #GetCovered Story: Getting My Own Health Insurance For the First Time](#) | [Video](#) | [Graphic](#)

- [New Health Coverage Options for American Indians and Alaska Natives](#) | [Video](#) | [Graphic](#)
- [Our #GetCovered Story: Insurance Let Us Get Through a Health Crisis Together](#) | [Graphic](#)
- [Yvonne's #GetCovered Story: Thankful for Coverage](#) | [Video](#) | [Graphic](#)

Tweets

- [NAME] joined millions of American's and got covered for 2015. Read their #GetCovered story: [\[LINK to Blog\]](#) #NMHM15
- The #ACAisWorking for millions of Americans like [NAME]. Read [his/her] story: [\[LINK to Blog\]](#) #NMHM15
- Every #GetCovered story is personal. Find out what it means for [NAME] to #GetCovered: [\[LINK to Blog\]](#) #NMHM15
- Since 2014, 4.2M Latino adults, like [\[Carlos/Jennifer/Alicia & Rusk\]](#), have gained coverage. Read [his/her] #GetCovered story: [\[LINK to Blog\]](#) #NMHM15
- Since 2014, 2.3M African American adults, like [\[Chad/Vaughn/Yvonne\]](#), have gained coverage. Read [his/her] #GetCovered story: [\[LINK to Blog\]](#) #NMHM15
- #ACAisWorking for #AfAmHealth like [\[Chad/Vaughn/Yvonne\]](#) – since 2014, 2.3M African American adults have gained coverage. [\[LINK to Blog\]](#) #NMHM15
- #ACAisWorking for [\[Carlos/Jennifer/Alicia & Rusk\]](#) and millions more – since 2014, with 4.2M Latino adults have gained coverage. [\[LINK to Blog\]](#) #NMHM15

Web Resources

[National Minority Health Month | April 2015 \(OMH\)](#)

- Fact Sheets: [State-by-State](#)
- Fact Sheet: [The Affordable Care Act and African Americans](#)
- Fact Sheet: [The Affordable Care Act and Asian Americans, Native Hawaiians, and Pacific Islanders](#)
- Fact Sheet: [The Affordable Care Act and Latinos / La Ley de Cuidado de Salud a Bajo Precio y los Latinos](#)
- Fact Sheet: [The Affordable Care Act and Women / La Ley de Cuidado de Salud a Bajo Precio y las mujeres](#)
- Twitter: [@MinorityHealth](#), [@SaluddeMinorias](#), [#NMHM15](#)

Coverage to Care

From Coverage to Care is an effort to help people understand their health coverage and to connect to the care they need to help them live a long and healthy life. By educating people about their coverage, empowering them with the tools they need to be able to use it, and making the health system easier to navigate, we can reduce health care costs and improve

health outcomes. The "Roadmap to Better Care and a Healthier You" is a step-by-step quick reference that includes helpful examples and definitions for common health care terms and resources.

- Visit www.hhs.gov/CoverageToCare for a great resource to share with consumers about the "Roadmap to Better Care and a Healthier You."
- For more "Coverage to Care" resources visit: www.marketplace.cms.gov/c2c.
- [Click here to find downloadable graphics](#) for you to share with your network.

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

Blog post from Monday, March 23

Title: Celebrating 5 Years: The Personal Stories Behind the Affordable Care Act Numbers

Link: <http://www.hhs.gov/healthcare/facts/blog/2015/03/celebrating-5-years-personal-stories-behind-aca.html>

Blog post from Friday, March 20

Title: Approximately 11.2 Million Additional Individuals Enrolled in Medicaid as of January 2015

Link: <http://www.hhs.gov/healthcare/facts/blog/2015/03/medicaid-chip-enrollment-january%20.html>

Blog post from Friday, March 20

Title: Step 1 in your roadmap to health: Put your health first

Link: <https://www.healthcare.gov/blog/put-your-health-first/>

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

Blog post from Friday, March 27

Title: Week in Review: 5 Years of the ACA, Our Fifth Science Fair, and a Talk About the War on Drugs

Link: <https://www.whitehouse.gov/blog/2015/03/27/week-review-5-years-aca-our-fifth-science-fair-and-talk-about-war-drugs>

Blog post from Wednesday, March 25

Title: 4 Ways the Affordable Care Act Is Improving the Quality of Health Care in America

Link: <https://www.whitehouse.gov/blog/2015/03/25/4-ways-affordable-care-act-improving-quality-health-care-america>

Blog post from Monday, March 23

Title: After 5 Years, Here are 5 Ways the Affordable Care Act is Working for America:

Link: <https://www.whitehouse.gov/blog/2015/03/03/after-five-years-heres-five-ways-affordable-care-act-working-america>

Blog post from Monday, March 23

Title: Being Biden: The 5th Anniversary of the Affordable Care Act

Link: <https://www.whitehouse.gov/blog/2015/03/23/being-biden-5th-anniversary-affordable-care-act>

Blog post from Monday, March 23

Title: Email: Better with Obamacare

Link: <https://www.whitehouse.gov/blog/2015/03/23/email-better-obamacare>

-CMS Office of Communications, Partner Relations Group