



April 17, 2015

Champions for Coverage:

Happy spring! It seems like warmer weather has found most of the country by now and we hope you are enjoying the nice weather! Remember that the Tax Special Enrollment Period (SEP) is still active until April 30, 2015. Consumers who paid the fee in 2014 might qualify for the SEP and should use the Healthcare.gov SEP screener tool. This issue provides updates on the new Navigator FOA, updates on enrollment data, new social media pushes, and SHOP 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 this past year? Do you want to increase your involvement next year?

Please submit any thoughts and feedback to Champion@cms.hhs.gov.

Note: Upcoming Champion Webinar will be on Coverage to Care
Date: TBD

[New/Updated Content and Webinars](#)

New: Navigator Funding Opportunity Announcement (FOA)

This week, the Department of Health and Human Services (HHS) announced a funding opportunity for organizations and individuals to operate as Navigators in Federally-facilitated Marketplaces (FFMs), including State Partnership Marketplaces (SPMs). As they have done over the past two years, and as they are doing now, Navigators will continue to assist consumers in various ways, including providing information about available coverage options through the Marketplace during open enrollment.

Navigators have been an important resource for the millions of Americans who enrolled in coverage over the past two years. This funding announcement ensures this important work will

continue over the next three years in states with a FFM, including during Marketplace open enrollment periods.

Key Changes

This year's FOA creates a multi-year funding structure. The 2015 FOA expands the period of performance, or project period, from 12 months to 36 months. The multi-year grant award will have a funding period of one year and subsequent years will be funded incrementally based on funding availability. This change is designed to provide greater consistency for Navigator grantee organizations and their staff from year to year, reducing yearly start up time and providing a more efficient use of grant funds.

In addition, the 2015 FOA places a greater emphasis on re-enrollment activities and consumers enrolled in coverage through the Marketplace. Applicants are encouraged to explain how they will assist persons seeking to re-enroll in coverage through Marketplaces and how they will assist consumers with applications for coverage available through the Marketplace and selection, including renewal of a QHP. The 2015 FOA also places a greater emphasis on working with underserved populations. This year applicants are encouraged to demonstrate a focus on rural, underserved, vulnerable, or special needs populations or communities, and a commitment to serve these populations or communities.

Application and Award Information

HHS will award up to \$67,000,000 to recipients across all service areas of FFMs (including SPMs).

Key Dates for Pre-Application Calls:

First call: Wednesday, April 29, 2015 from 2:00 to 3:30 p.m. Eastern Time

- Audience URL: <https://goto.webcasts.com/starthere.jsp?ei=1061468>
- Webcast title: Navigator Funding Opportunity Announcement Pre-Application Webinar 4-29-15

Second call: Wednesday, May 6, 2015 from 4:00 to 5:30 p.m. Eastern Time

- Audience URL: <https://goto.webcasts.com/starthere.jsp?ei=1061470>
- Webcast title: Navigator Funding Opportunity Announcement Pre-Application Webinar 5-6-15

Third call: Wednesday, May 20, 2015 from 11:00am-12:30 p.m. Eastern Time

- Audience URL: <https://goto.webcasts.com/starthere.jsp?ei=1061472>
- Webcast title: Navigator Funding Opportunity Announcement Pre-Application Webinar 5-20-15

Fourth call: Wednesday, June 3, 2015 from 2:00-3:30 p.m. Eastern Time

- Audience URL: <https://goto.webcasts.com/starthere.jsp?ei=1061473>
- Webcast title: Navigator Funding Opportunity Announcement Pre-Application Webinar 6-3-15

Letter of Intent to Apply (required) Due: June 3, 2015

Applications Due: June 15, 2015, by 1:00pm ET

Anticipated Award Date: September 2, 2015

At least \$600,000 in total cooperative agreement funds will be available for each FFM (including SPM) service area. Small entities and individuals proposing to serve smaller, hard-to-reach or underserved populations are encouraged to apply, particularly by partnering with other entities and/or individuals to form a consortium which serves a larger total portion of the population.

To see the FOA for the Cooperative Agreement to Support Navigators in Federally-facilitated and State Partnership Marketplaces go to Grants.gov and search for CFDA 93.332.

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.

[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.

**Reminder: 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: Marketplace Plan Selection Data Now Available by Zip Code!

Newly-released data from HHS allows viewers to browse consumer plan selections by zip code from November 15, 2014 through February 22, 2015. Champions may find this interesting because it offers a look at plan selections on a local level.

A newly-released dataset from HHS provides the total number of Qualified Health Plan selections by ZIP Code for the 37 states that use the HealthCare.gov platform, including the Federally-facilitated Marketplace, State Partnership Marketplaces and supported State-based Marketplaces. The dataset represent the number of unique individuals who have been determined eligible to enroll in a Marketplace plan and had selected a plan during the Marketplace Open Enrollment Period from November 15, 2014 through February 15, 2015, including additional special enrollment period (SEP) activity reported through February 22, 2015. The dataset does not include plan selections from the District of Columbia and 13 other states that have State-based Marketplaces. [Click here](#) to access the newly-released dataset.

New: Agency for Healthcare Research and Quality (AHRQ) posted its annual National Quality and Disparities Report.

The report finds that insurance rates improved substantially after individuals were able to obtain coverage through provisions of the Affordable Care Act, and the gains in access to care were greater among black and Hispanic adults than whites. It includes a section on measures of access to care that for the first time cover a period after implementation of the Affordable Care Act's Health Insurance Marketplaces. Data covering January to June 2014 show that the overall rate of "uninsurance"—a measure of access to care—decreased substantially to 15.6 percent in the second quarter of 2014 among those age 18 to 64 (from a high of 22.3 percent in 2010). Because the data ran through June 2014, they capture enrollment gains only from the first open enrollment period in the Health Insurance Marketplaces. The second open enrollment period began on November 15, 2014, and is not captured in the report.

The press release is here: <http://www.ahrq.gov/news/newsroom/press-releases/2015/2014qdr.html>

The report is here: <http://www.ahrq.gov/research/findings/nhqrdr/nhqdr14/2014nhqdr.pdf>

Reminder: 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](#).

SMALL BUSINESS HEALTH OPTIONS PROGRAM (SHOP)

New: SHOP Spring and Summer Webinars

SBA, CMS and Small Business Majority will host free Affordable Care Act 101 webinars so small business owners can learn the basics of the Affordable Care Act and how they can enroll in health insurance marketplaces. Join us every other Thursday at 2 PM ET.

- April 30: [Click to Register](#)
- May 14: [Click to Register](#)
- May 28: [Click to Register](#)
- June 11: [Click to Register](#)
- June 25: [Click to Register](#)
- July 9: [Click to Register](#)
- July 30: [Click to Register](#)
- August 6: [Click to Register](#)
- August 20: [Click to Register](#)

Join us for the Affordable Care Act 101 webinars in Spanish once a month on Tuesdays at 4 PM ET.

- April 21: [Click to Register](#)
- May 19: [Click to Register](#)
- June 16: [Click to Register](#)
- July 14: [Click to Register](#)
- August 11: [Click to Register](#)

AFFORDABLE CARE ACT AND TAX RESOURCES

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: 1095-A Spanish Translation

Here is a link to the Spanish translation of Form 1095-A (on the tax page on Marketplace.cms.gov): <https://marketplace.cms.gov/technical-assistance-resources/spanish-form-1095-a-and-instructions.pdf>

SOCIAL MEDIA UPDATES

Social Media: Tax SEP

[Download English/Spanish Tax SEP Graphics](#)

- Owe a fee for not having health coverage in 2014? You may still be able to #GetCovered for 2015. <http://1.usa.gov/1GQhenr>
- *¿Debes una multa por no tener cobertura de salud en 2014? Es posible que todavía puedas obtener cobertura para 2015 - #Asegúrate*
- Owe a fee on your #taxes for not having health coverage in 2014? You may still be able to #GetCovered for 2015. <http://1.usa.gov/1GQhenr>
- *¿Debes una multa en tus impuestos por no tener cobertura de salud en 2014? - #Impuestos - Es posible que todavía puedas obtener cobertura para 2015 - #GetCovered #Asegúrate*
- Owe a fee for not having coverage for 1 or more months in 2014? You may still be able to #GetCovered for 2015. <http://1.usa.gov/1GQhenr>
- *¿Debes una multa por no tener cobertura de salud por 1 o más meses en 2014? Es posible que todavía puedas obtener cobertura para 2015 - #Asegúrate*
- Working on your #taxes? Owe a fee for not having coverage in 2014? You may still be able to #GetCovered for 2015. <http://1.usa.gov/1GQhenr>
- *¿Está llenando sus impuestos para 2014? - #Impuestos - ¿Debe una multa por no tener cobertura de salud en 2014? Es posible que todavía pueda obtener cobertura para 2015 - #GetCovered - <http://1.usa.gov/1GpT8my>*
- #Taxes are due April 15th - Owe a fee for not having coverage in 2014? You may still be able to #GetCovered for 2015. <http://1.usa.gov/1GQhenr>
- *Los impuestos pueden pagarse hasta el 15 de abril - #Impuestos - ¿Debes una multa por no tener cobertura de salud en 2014? Es posible que todavía puedas obtener cobertura para 2015. #Asegúrate <http://1.usa.gov/1GpT8my>*
- Save the date: #Taxes due April 15th. Owe a fee for not having coverage in 2014? You may still be able to #GetCovered for 2015. <http://1.usa.gov/1GQhenr>
- *Reserva la fecha: Declara tus impuestos antes del 15 de abril - #Impuestos - ¿Debes una multa por no tener cobertura en 2014? Es posible que todavía puedas obtener cobertura para 2015 - #Asegúrate - <http://1.usa.gov/1GpT8my>*
- The Marketplace is providing those who owe a fee when filing their 2014 taxes one last chance to #GetCovered for 2015. <http://1.usa.gov/1GQhenr>
- *En el momento de pagar tus impuestos de 2014, el Mercado de seguros ofrece una última oportunidad de obtener cobertura para 2015, y evitar la multa- #Asegúrate - <http://1.usa.gov/1GpT8my>*
- Working on your 2014 #taxes & owe a fee for not having coverage in 2014? You may still be able to #GetCovered for 2015.
- *¿Qué puede hacer con respecto a los impuestos de 2014 y la multa que tuvo que pagar por no tener cobertura en 2014? - #Impuestos - Es posible que todavía pueda obtener cobertura para 2015 - #GetCovered*

- Filing your 2014 #taxes & owe a fee for not having coverage in 2014? You may still be able to #GetCovered for 2015. <http://1.usa.gov/1GQhenr>
- *¿Pagaste tus impuestos de 2014 y tuviste una multa por no tener cobertura en 2014? #Impuestos - Es posible que todavía puedas obtener cobertura para 2015 - #Asegúrate* <http://1.usa.gov/1GpT8my>
- Important: One last chance to #GetCovered for 2015 if owe a fee on your #taxes for not having coverage in 2014.
- *Importante: Hay una última oportunidad para obtener cobertura para 2015 si debes una multa en tus impuestos por no tener cobertura en 2014 - #Asegúrate - #Impuestos*
- Share: Working on your 2014 #taxes & owe a fee for not having coverage in 2014? You may still be able to #GetCovered for 2015. <http://1.usa.gov/1GQhenr>
- *Compartir: ¿Qué puedes hacer con respecto a los impuestos de 2014 y la multa que tuviste que pagar por no tener cobertura en 2014? - #Impuestos - Es posible que todavía puedas obtener cobertura para 2015 - #Asegúrate-* <http://1.usa.gov/1GpT8my>
- Notice: Filing your 2014 #taxes & owe a fee for not having coverage in 2014? You may still be able to #GetCovered for 2015.
- *Aviso: ¿Declaraste tus impuestos de 2014 y tuviste que pagar la multa por no tener cobertura en 2014? - #Impuestos - Es posible que todavía puedas obtener cobertura para 2015 #Asegúrate*
- Know your options: If you owe a fee for not having health coverage in 2014, you may still be able to #GetCovered for 2015.
- *Conoce tus opciones: si debes una multa por no tener cobertura de salud en 2014, es posible que todavía puedas obtener cobertura para 2015 - #Asegurate*
- Need health coverage? Find out if you qualify for one last chance to #GetCovered for 2015. <http://1.usa.gov/1GQhenr>
- Owe a fee w/ your taxes for not having health coverage? You might qualify for a special opportunity to #GetCovered. <http://1.usa.gov/1GQhenr>
- April 30 is the deadline to take advantage of the special opportunity to sign up for 2015 health coverage. Learn more: <http://1.usa.gov/1GQhenr>
- The fee for not having health coverage increases in 2015. Find out if you qualify for one last chance to #GetCovered. <http://1.usa.gov/1GQhenr>
- Don't risk paying the fee again next year. Learn about financial assistance & enroll in a plan that meets your needs. <http://1.usa.gov/1GQhenr>
- Still need to file your taxes and want to know what it means for health care? Use the @ConsumerReports tool: <http://bit.ly/1JpqqRd>

Web Resources: Tax SEP

- BLOG: [Owe a fee for not having health coverage in 2014? You may still be able to get coverage for 2015.](#) (HealthCare.gov)
- TOOL: [Coverage Exemptions](#) (HealthCare.gov)

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

Blog post from Friday, April 17

Title: If You Want to Stay Healthy: Get All Your Vaccinations!

Link: <http://www.hhs.gov/blog/2015/04/17/if-you-want-stay-healthy-get-all-your-vaccinations.html>

Blog post from Thursday, April 16

Title: Promoting Healthy Living While Protecting the Rights of Employees

Link: <http://www.hhs.gov/healthcare/facts/blog/2015/04/promoting-healthy-living-protecting-employee-rights.html>

Blog post from Tuesday, April 14

Title: Tax Season: You May Still Be Able to #GetCovered for 2015

Link: <http://www.hhs.gov/healthcare/facts/blog/2015/04/tax-season-you-may-still-be-able-getcovered-2015.html>

-CMS Office of Communications, Partner Relations Group