



June 11, 2015

Champions for Coverage:

As always, summer doesn't slow down ACA activity and the busy schedule of CMS! We will be hosting the first summer Champion webinar at the end of the month and have several updates below.

- I. New: Upcoming Champion Webinar: Your Money Your Goals: Managing Your Finances and Healthcare Costs
- II. Reminder: Marketplace Update: Navigator, Certified Application Counselor and In-Person Assister Training and Registration for Plan Year 2015 Closing
- III. Updated: HHS Partnership Center Webinar
- IV. New: CMS Bulletin on Proposed Out-Of-Pocket (OOP) Cost Comparison Tool for the Federally-facilitated Marketplaces (FFMs)
- V. New: Public Review of Proposed Health Insurance Rate Increases for the 2016 Coverage Year
- VI. New: Small Business Health Options Program (SHOP) State-based Marketplaces (SBM) Flexibilities Frequently Asked Questions (FAQs)
- VII. Reminder: SHOP Summer Webinars
- VIII. Latest Social Media Content
- IX. Latest Blog Posts

#### [NEW/UPDATED CONTENT AND WEBINARS](#)

New: Upcoming Champion Webinar:  
Your Money Your Goals: Managing your Finances and Healthcare Costs

The Consumer Financial Protection Bureau will provide an overview and primer of key topics in its *Your Money, Your Goals* toolkit. The toolkit includes topics that may be helpful to individuals and families as they enroll in health insurance plans. These simple and easy to use tools are free, written in plain language, and in English and Spanish. Tools on cash flow budgeting, emergency savings, and options for paying new expenses—such as insurance premiums, co-

pays, deductibles, out of pocket costs, dental and vision may help newly enrolled individuals and families plan for monthly premiums and other health care costs.

Panel: Facilitated by Denise DeVaan, Senior Consultant, ICF International

- Zachary Teutsch, Program Evaluation and Impact Specialist, Office of Financial Empowerment, Consumer Financial Protection Bureau
- Denise Cole, ACA Administrative Coordinator, City of Houston, Texas
- Randy George, Director of Training and Program Development, Community HealthCorps, National Association of Community Health Centers.

When: Wednesday, June 24, 2015 @ 2:00 PM ET

Webinar link: <https://webinar.cms.hhs.gov/c4cwebinar62415/>

Call in info: Participant : (800) 603-1774

Conference ID: 61583107

### Reminder: Marketplace Update: Navigator, Certified Application Counselor and In-Person Assister Training and Registration for Plan Year 2015 Closing

Assisters who need to complete the 2014-2015 Federally-facilitated Marketplace (FFM) training on the Medicare Learning Network® (MLN) Learning Management System (LMS) must do so before June 15, 2015, when this training will no longer be available. Also, assisters who plan to sign up to take plan year 2015 training must sign up before June 1, 2015.

Beginning on June 15, 2015, the 2014-2015 Federally-facilitated Marketplace (FFM) training and training curriculum completion certificates for Navigators, Certified Application Counselors and In-Person Assisters will no longer be available on the Medicare Learning Network® (MLN) Learning Management System (LMS) as we prepare to launch the training for plan year 2016. Assisters should not sign up for a new plan year 2015 training curriculum after June 1. CMS recommends that assisters who plan to complete any of the 2014-2015 training curricula (or print any certificates), and have not yet done so, complete this training prior to June 10, 2015.

Please note that completion of the current year's training curricula (2014-2015 training) does not count towards the plan year 2016 registration process for Navigators or In-Person Assisters. To see your completed curriculum certificates from the "Training Home" page, assisters should click "Transcript" on the blue task bar under the Health Insurance Marketplace logo. Click on the "Curriculums" view under the blue task bar and then click on "View Certificate" under the "Action" column.

## 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.

#### [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.

#### [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.

## NEWS AND UPDATES

**New: CMS Bulletin on Proposed Out-Of-Pocket (OOP) Cost Comparison Tool for the Federally-facilitated Marketplaces (FFMs)**

The Centers for Medicare & Medicaid Services (CMS) released a bulletin to provide information and solicit comments on the proposed Out-of-Pocket (OOP) Cost Comparison Tool, how the tool computes OOP, and how it would be incorporated into the FFM web sites. The OOP Cost Tool will help consumers make more informed choices about their health insurance coverage and to help them pick a plan that will best meet their needs. The OOP Cost Tool will allow shoppers in the Federally-facilitated Marketplaces (FFMs) to see estimates of total spending (to include premiums and cost-sharing) across various health insurance plans.

The purpose of this bulletin is to provide information and solicit comments on the proposed OOP Cost Comparison Tool, how the tool computes OOP Cost, and how it would be incorporated into the FFMs' web sites. We anticipate this comparison tool would be available to consumers for the 2016 annual open enrollment period (for coverage effective starting as soon as January 1, 2016).

The bulletin is available at: [http://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/OOP-Cost-Comparison-Tool-Bulletin\\_05-29-2015.pdf](http://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/OOP-Cost-Comparison-Tool-Bulletin_05-29-2015.pdf)

### New: Public Review of Proposed Health Insurance Rate Increases for the 2016 Coverage Year

The Centers for Medicare & Medicaid Services (CMS) publicly posted health insurance companies' proposed rate increases of 10 percent or more for the 2016 coverage year as part of its commitment to transparency and robust rate review. Today's proposed rate increases were submitted by health insurance companies for health insurance plans inside and outside the Health Insurance Marketplaces in all states using the HealthCare.gov Marketplace enrollment platform and some State-based Marketplaces. CMS has posted these proposed increases to the rate review site at [RateReview.HealthCare.gov](http://RateReview.HealthCare.gov). Rate review allows for officials, experts, and the public to examine and question why a particular health insurance plan's yearly increase in its premium is high (10 percent or greater) before it is finalized. The rates posted today will be finalized by October.

"The rate review process kicks off an important set of steps designed to provide consumers and others the opportunity to weigh in on proposed rate increases of 10 percent or more," said Acting Administrator Andy Slavitt. "These specific rates will be subject to vigorous rate review and revision and the final rates consumers will see this Fall will reflect the breadth of choice and competition in the Marketplace."

Proposed rate increases published today are insurance companies' initial requests, but because of the rate review process and increased competition in the Marketplaces, proposed rates often change before becoming final. This process allows regulators and the public to evaluate whether proposed rate increases are based on reasonable cost assumptions and gives consumers the chance to comment on proposed increases. Marketplace consumers do not have to stay in their same plans if they do not agree with the rate increases or other features of

their plan, they have options when they purchase their coverage. For 2015, 29 percent of all HealthCare.gov consumers who re-enrolled in coverage shopped and chose different plans. Also, insurance companies project that most people will be enrolled in plans with proposed rate increases of less than 10 percent.

Rate increases posted today reflect premiums *before* applicable tax credits. More than 8 in 10 individuals who selected a 2015 Marketplace plan through [HealthCare.gov](http://HealthCare.gov) qualified for an average advanced premium tax credit of \$263 per person per month. In addition, 8 in 10 consumers in the HealthCare.gov states had access to a plan for less than \$100 per month after tax credits and around 7 in 10 had access to a plan for less than \$50 a month.

The rate review process is designed to improve the accountability and transparency of the process by which insurance companies set premiums. The Affordable Care Act improved this process by requiring insurance companies to publicly justify proposed rate increases of 10 percent or more in an easy-to-understand format. RateReview.HealthCare.gov was updated today with 2016 proposed rate increases of 10 percent or more for all states using the HealthCare.gov enrollment platform. Proposed rate increases of 10 percent or more in states using their own enrollment platforms will be added to the site later this summer. State insurance regulators operating effective rate review programs are also required to publicly display these materials (or refer consumers to CMS' website) and have a mechanism for receiving public comments on those proposed rate increases.

Insurance companies must also publicly disclose information on final rate increases of 10 percent or more that are determined to be unreasonable along with a detailed justification for the increase. CMS also posts these justifications directly on our website.

Final rates for all states will be published no later than November 1, 2015.

## [SMALL BUSINESS HEALTH OPTIONS PROGRAM \(SHOP\)](#)

### **New: Small Business Health Options Program (SHOP) State-based Marketplaces (SBM) Flexibilities Frequently Asked Questions (FAQs)**

Today the Centers for Medicare & Medicaid Services (CMS) posted Frequently Asked Questions (FAQs) on Small Business Health Options Program (SHOP) State-based Marketplaces (SBM) Flexibilities. These FAQs will extend the transition period for SBMs to use direct enrollment through 2016. However, SBMs will be required to provide CMS with implementation timelines to achieve SHOP online functionality for plan years beginning on or after January 1, 2017.

Click here to read the Frequently Asked Questions (FAQs) posted here:

<http://www.cms.gov/CCIIO/Resources/Fact-Sheets-and-FAQs/Downloads/SBM-SHOP-Transitional-Flexibility-FAQ-Rev-5-29-2015.pdf>

## Reminder: SHOP 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.

- 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.

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

## SOCIAL MEDIA

### New: Medicare and Medicaid 50<sup>th</sup> Anniversary Count Down

Washington, D.C. – This summer will mark the 50th anniversary of the enactment of Amendments to the Social Security Act that established the Medicare and Medicaid programs. Over the next 50 days, the Centers for Medicare & Medicaid Services will recognize the impact these two programs have had in transforming our nation’s health care system. By sharing daily facts and posts on Twitter ([@cmsgov](#)) and [Medicaid.gov](#), CMS will highlight people, places, and progress that represent the Medicare and Medicaid programs as we know today.

“The 50th anniversary of Medicare and Medicaid provides an important opportunity for us to reflect on the critical role these programs have played in protecting the health and well-being of millions of families,” said Andy Slavitt, acting administrator of the Centers for Medicare and Medicaid Services. “Today, Medicare and Medicaid are creating a health care system that is better, smarter, and healthier – setting standards for how care is delivered. As we take a

moment to reflect on the past five decades, we must also look to the future and explore ways to strengthen and improve health care for future generations.”

On July 30, 1965, President Johnson signed legislation to establish Medicare for the elderly and Medicaid for low-income adults, children, pregnant women, and people with disabilities. Though Medicare and Medicaid started as basic health coverage programs for Americans, the programs have evolved over the years to provide more Americans with improved access to quality and affordable health care coverage. These programs have transformed the delivery of health care in the United States.

To commemorate this golden anniversary, CMS will engage in conversations with beneficiaries, providers, and health experts. We invite the public to participate in this celebration by sharing stories of how Medicare and Medicaid have made a difference. Stories can be shared at [Medicare.gov/anniversary/share-your-story](http://www.medicare.gov/anniversary/share-your-story). In late July, regional CMS offices will host public events in addition to a national event in Washington, D.C.

#### [HHS BLOG POSTS ABOUT THE AFFORDABLE CARE ACT AND HEALTHCARE.GOV](#)

Blog post from Thursday, June 4

Title: Helping to Deliver Better Care: How One Experience Changed My Life

Link: <http://www.hhs.gov/healthcare/facts/blog/2015/06/helping-deliver-better-care.html>

Blog post from Wednesday, June 3

Title: An Update on the Health Care Payment Learning and Action Network

Link: <http://www.hhs.gov/healthcare/facts/blog/2015/06/update-healthcare-payment-learning-action-network.html>

#### [WHITE HOUSE UPDATES ABOUT THE AFFORDABLE CARE ACT AND HEALTHCARE.GOV](#)

Blog post from Thursday, June 11

Title: Invest In Your “Healthy Self” (and Post a #HealthySelfie While You’re At It)

Link: <https://www.whitehouse.gov/blog/2015/06/11/invest-your-healthy-self-and-post-healthyselfie-while-you-re-it>

Blog post from Tuesday, June 9

Title: Read the Original Letter Written by the Pennsylvania Woman Whose Story the President Told Today:

Link: <https://www.whitehouse.gov/blog/2015/06/09/read-original-letter-written-pennsylvania-woman-whose-story-president-told-today>

Blog post from Tuesday, June 9

Title: Can You Guess What These Charts Are Telling You?

Link: <https://www.whitehouse.gov/blog/2015/06/08/can-you-guess-what-these-charts-are-telling-you>

Blog post from Tuesday, June 9

Title: Who Said It? A Century of Attempts To Reform Our Health Care System

Link: <https://www.whitehouse.gov/blog/2015/06/07/who-said-it-century-attempts-reform-our-health-care-system>

Blog post from Monday, June 8

Title: The Letter Senator Kennedy Sent Me:

Link: <https://www.whitehouse.gov/blog/2015/06/08/letter-senator-kennedy-sent-me>

*-CMS Office of Communications, Partner Relations Group*