



June 26, 2015

Champions for Coverage:

Yesterday, after more than 50 votes in Congress to repeal or weaken this law; after a presidential election based in part on preserving or repealing this law; after multiple challenges to this law before the Supreme Court -- the Affordable Care Act is here to stay.

Yesterday morning, the Court upheld a critical part of this law – the part that’s made it easier for Americans to afford health insurance regardless of where you live.

Read the Secretary’s full statement here:

<http://www.hhs.gov/news/press/2015pres/06/20150625a.html>

We still have a lot of work in front of us and summer is a great time to spend learning more about how to help consumers sign up for health insurance. CMS and partner organizations are offering lots of webinars over the coming months. Make sure to check out the webinars in this issue.

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

New: Share Your Story for the 50th Anniversary of Medicare and Medicaid

As many of you know, this summer we will mark the 50 year anniversary of Medicare and Medicaid. This anniversary also is an important opportunity to remind the nation that for the past 50 years, Medicare and Medicaid have been protecting the health and well-being of millions of families, changing their lives, and improving America's economic security.

We will commemorate the signing of this landmark legislation by holding events, engaging in conversations with our stakeholders, providers and beneficiaries, and sharing stories about the success of these programs.

CMS requests your assistance with our story collection effort. One of our goals for the anniversary is to illustrate the faces of Medicare and Medicaid beneficiaries and the CMS employees who serve them, because the story of Medicare and Medicaid's success is your story. Everyone on our team has a story to share and I want to hear from you.

Certain States Still Needed: Alabama, Florida, Hawaii, Idaho, Maine, Mississippi, Montana, New Hampshire, New York, North Dakota, Oklahoma, Oregon, Rhode Island, South Carolina, Tennessee, Vermont, and Wisconsin

Why stories are important: Personal stories play an important role in bringing public policy to life. They show how our health care programs change the lives of real families and impact communities across the country.

How stories will be used: As we celebrate the 50<sup>th</sup> Anniversary, we plan to share your stories in a number of ways. Some stories will be used to help bring life to speeches. Other stories may be profiled on the CMS website or used for social media posts. We may also invite storytellers to participate at events or to be interviewed for videos.

How you can help:

- *Share your story:* You've helped people gain access to the care they need, you've heard success stories, and you've witnessed the changes that are possible when we innovate and improve programs. Maybe you created the code for the first payment system or wrote the first SOP that was used by MACs – everyone plays a unique role in improving these critical programs. We want to hear what motivates you to come to work at CMS every day. We want to hear how and why you're working to help keep America healthy.
- *Collect beneficiary stories:* Whether they've just enrolled in coverage or they've been a beneficiary for years, we're interested in hearing their stories. Stories can be a specific experience or just a general appreciation for Medicare and Medicaid.

How to get involved: If you'd like to share your story – or help collect beneficiary stories– please email [CMS50thAnniversary@cms.hhs.gov](mailto:CMS50thAnniversary@cms.hhs.gov) and someone from the Office of Communications will be in touch with more information and next steps.

New: Champion Webinar Recording:

## 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

- Daniel Dodd-Ramirez, Assistant Director of the CFPB for the 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.

A Recording of this webinar will be posted the week of July 6.

To access the recording, visit: <http://www.cms.gov/Outreach-and-Education/Outreach/Partnerships/ChampionsForCoverage.html>

## Updated: HHS Partnership Center Webinars

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.

### New Graduates and Healthcare: Learn Your Options!

Graduating from college is an exciting step towards becoming independent. Yet many young adults don't think about one other important step – having health insurance. Health insurance is very affordable for many people, often less than \$100 a month, as a result of the Affordable Care Act. Many young adults are just one car accident or sports injury away from an expensive health care bill and potential bankruptcy. Join us for a free webinar to learn more about health insurance options for new graduates. A question and answer period will take place at the end of the webinar.

[July 29 at 2:00 pm EDT](#)

(1:00 pm CDT, Noon MDT, 11:00 am PDT)

[August 26 at 2:00 pm EDT](#)

(1:00 pm CDT, Noon MDT, 11:00 am PDT)

### 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.

[July 10 at 2:00 pm EDT:](#)

(1:00 pm CDT, Noon MDT, 11:00 am PDT)

[August 25 at 3:00 pm EDT](#)

(2:00 pm CDT, 1:00 pm MDT, Noon PDT)

[September 22 at 3:00 pm ET](#)

(2:00 pm CDT, 1:00 pm MDT, Noon PDT)

### 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 certain circumstances. Special Enrollment Period circumstances include graduating from 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.

[July 8 at 3:00 pm EDT](#)

(2:00 pm CDT, 1:00 pm MDT, Noon PDT)

[August 5 at 2:00 pm EDT](#)

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

[September 29 at 3:00 pm ET](#)

(2:00 pm CDT, 1:00 pm MDT, Noon PDT)

## NEWS AND UPDATES

### New: Medicaid & CHIP April 2015 Monthly Applications, Eligibility Determinations and Enrollment Report

This monthly report on state Medicaid and Children's Health Insurance Program (CHIP) data represents state Medicaid and CHIP agencies' eligibility activity for the calendar month of April 2015. This report measures eligibility and enrollment activity for the entire Medicaid and CHIP programs in all states, reflecting activity for all populations receiving comprehensive Medicaid and CHIP benefits in all states, including states that have not yet chosen to adopt the new low-income adult group established by the Affordable Care Act. This data is submitted to CMS by states using a common set of indicators designed to provide information to support program management and policy-making related to application, eligibility, and enrollment processes.

Click here to read the full Medicaid Enrollment Report (April 2015):  
<http://medicaid.gov/medicaid-chip-program-information/program-information/downloads/april-2015-enrollment-report.pdf>

### New: Summary of Benefits and Coverage Final Rule

On Friday, June 12, 2015, the Departments of Health and Human Services (HHS), Labor, and the Treasury issued final regulations on the Summary of Benefits and Coverage (SBC). These final rules revise the current SBC regulations to make it easier for people and employers to compare their options when shopping for and renewing health insurance coverage, and they enhance the consumer shopping experience in a number of ways. For example, health insurance issuers must now provide online access to a copy of the individual coverage policy for each plan or group certificate of coverage. And these documents must be made publicly available to all potential consumers prior to when a consumer applies for coverage, so they are clearly informed about what a plan will and will not offer.

Resources:

- [Click here](#) for a Fact Sheet detailing consumer protections provided in these rules, and [click here](#) to view a press release with additional information on this announcement.
- [Click here](#) for consumer-friendly information about SBC's on HealthCare.gov

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

The Affordable Care Act (ACA) requires that insurers planning to significantly increase plan premiums submit their rates to either the state or federal government for review. The

threshold for this requirement is 10%. The rate review process is designed to improve insurer accountability and transparency. It ensures that experts evaluate whether the proposed rate increases are based on reasonable cost assumptions and solid evidence and gives consumers the chance to comment on proposed increases.

Earlier this month, CMS publicly posted rate increases (yearly increase in premium) for health insurance companies with proposed increases of 10 percent or more for the 2016 coverage year as part of its commitment to transparency and robust rate review. These 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. 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 ACA requires that a summary of rate review justifications and results be accessible to the public in an easily understandable format. [Click here to view RateReview.HealthCare.gov](#), the site that is designed to meet that mandate. [Click here](#) to view a press release that includes additional information.

## SMALL BUSINESS HEALTH OPTIONS PROGRAM (SHOP)

### 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.

- 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.

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

## SOCIAL MEDIA

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

On July 30, 1965, President Lyndon B. Johnson signed into law legislation that established the Medicare and Medicaid programs. For 50 years, these 2 programs have been protecting the health and well-being of millions of American families, saving lives, and improving the economic security of our nation.

CMS is taking part in numerous activities over the next month to celebrate these two important programs, including an active social media push. On June 11th, CMS started our 50-day countdown to July 30th, the day Medicare and Medicaid programs were signed into law. Each day we'll tweet an important fact about Medicare and/or Medicaid.

We are encouraging our partners to join in and share these great facts! You can go to <https://twitter.com/CMSGov> and retweet each day's tweet on the 50 facts in 50 days.

We want to hear from you! Whether you retweet or write your own, let us know how you are sharing the 50th Anniversary message on social media by emailing [Partnership@cms.hhs.gov](mailto:Partnership@cms.hhs.gov).

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

Blog post from Friday, June 19

Title: Using your Marketplace coverage: find a doctor and prepare for your first visit

Link: <https://www.healthcare.gov/blog/how-to-find-a-doctor/>

Blog post from Tuesday, June 16

Title: The ACA is Working for Wisconsinites

Link: <http://www.hhs.gov/healthcare/facts/blog/2015/06/aca-working-wisconsinites.html>

Blog post from Friday, June 12

Title: Have a healthy summer with preventive care

Link: <https://www.healthcare.gov/blog/healthy-summer-with-preventive-care/>

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

Blog post from Thursday, June 25

Title: Today's Decision

Link: <https://www.whitehouse.gov/blog/2015/06/25/todays-decision>

Blog post from Thursday, June 25

Title: Live Updates: The Supreme Court Upholds A Key Part of the Affordable Care Act

Link: <https://www.whitehouse.gov/blog/2015/06/25/live-updates-supreme-court-upholds-key-part-affordable-care-act>

Blog post from Monday, June 22

Title: The Faces of Health Care: Cody F.

Link: <https://www.whitehouse.gov/blog/2015/06/22/faces-health-care-cody-f>

Blog post from Thursday, June 18

Title: Your Health and Our Environment: How Can We Protect Both?

Link: <https://www.whitehouse.gov/blog/2015/06/18/public-health-climate-summit>

*-CMS Office of Communications, Partner Relations Group*