



September 5, 2014

Champions for Coverage:

Summer is ending, the school year is starting, and the 2015 Open Enrollment Season is only two and half months away! CMS is gearing up for open enrollment with a number of updates and new resources. As we approach the open enrollment season, the Champion program will increase our newsletter updates to twice a month. Please see below our latest updates and resources.

UPCOMING WEBINAR

Champion for Coverage Webinar: Marketplace Outreach in Rural Communities - Wednesday, September 17

We welcome you to join us for a Champion webinar on Wednesday, September 17th on Marketplace outreach and enrollment in rural communities with guest speaker Bette Grey of the Columbia County Volunteers in Medicine Clinic, Inc. We also encourage you to submit questions in advance regarding this topic to Champion@cms.hhs.gov.

When: Wednesday, September 17, 2014 at 2:00 p.m. ET

How: Webinar link: <https://webinar.cms.hhs.gov/c4c91714/>
Participant Number: 1-800-837-1935
Conference ID: 79418424

****Due to high expected call volumes, please dial in and log on at least 10 minutes before the call to avoid delays in joining the webinar.**

NEW/UPDATED CONTENT AND WEBINARS

Updated Navigator, non-Navigator assistance personnel, and Certified Application Counselor (CAC) training curriculum

In preparation for the Open Enrollment Period beginning November 15, 2014 for the 2015 plan year in the individual market, CMS has updated the Navigator, non-Navigator assistance personnel, and Certified Application Counselor (CAC) training curriculum for the Federally-facilitated Marketplaces, including State Partnership Marketplaces.

The updated training is now available at the Medicare Learning Network® (MLN) [Health Insurance Marketplace Learning Management System](#).

Tomorrow, September 5th at 2 pm Eastern Time, we will be sharing additional details about the training, including how to access and complete the training on the Medicare Learning Network®. Information shared during this call will also be posted to the [Assister webpage](#) soon.

Please refer to the '[CMS Enrollment Assister Bulletin: 2014-01](#)' released August 15, 2014 on the CCIIO website for additional guidance regarding training, certification, and recertification for Navigator Grantees, Certified Application Counselors, and Non-Navigator Assistance Personnel in the Federally-facilitated Marketplaces.

Redeterminations and Renewals for 2015

CMS released a final rule Tuesday on Redeterminations/Renewals for 2015. Along with the final rule, CMS also released final guidance on issuer renewal and discontinuation notices.

The CMS fact sheet is available here: <http://cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2014-Fact-sheets-items/2014-09-02.html?DLPage=1&DLSort=0&DLSortDir=descending>

The final rule is available here: http://www.ofr.gov/OFRUpload/OFRData/2014-21178_PI.pdf

The final issuer notices guidance is posted here: <http://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/index.html#Health Insurance Market Reforms>

Talking Points: HHS finalized auto-enrollment for current Marketplace consumers

- Consumers in the Federally-facilitated Marketplace will receive notices from the Marketplace shortly before open enrollment begins, explaining the process of auto-enrollment.
- If they are happy with their plan and have no changes to their income or family situation, most consumers can be auto-enrolled in the same plan, using the same premium tax credit as in 2014, without doing anything.
- We encourage consumers to return to the Marketplace to make sure they are getting all the financial assistance they qualify for, and to shop for the plan that best suits their needs.
- As a reminder, if they do have changes to their income or family situation, they are required to report such changes to the Marketplace. If a consumer who has a 2014 application is returning to the Marketplace to create or update a 2015 application, in most cases they will see the income to which they attested last year. However, if the consumer attested last year that his or her income would be the same as last year's tax return, they will not see the information and should instead check their 2012 tax return for the attested to amount. This is to ensure they are getting the lowest cost possible on their monthly premiums.
- Consumers will also receive information from their insurance company about their new 2015 premium, and the amount they may save on their monthly bill with an advance payment of the premium tax credit.

ACA Impact: State by State

The ACA state by state fact sheets have been updated with the most current stats available.

The fact sheets can be found here: <http://www.hhs.gov/healthcare/facts/bystate/statebystate.html>

Assister Recertification Bulletin

CMS released an assister bulletin that provides guidance on training, certification, and recertification requirements for Navigators, CACs, and non-Navigator assistance personnel in the Federally-facilitated Marketplaces. We recommend assisters review the bulletin, which also includes frequently asked questions.

- To view the Enrollment Assister Bulletin: 2014-01 visit: <http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/FINAL-Recertification-Bulletin-08-15-2014.pdf>.

CMS also released a Model CAC Recertification Request Form for designated CAC organizations to adopt or modify to recertify individual CACs.

- To view the Model CAC Recertification Request Form visit: <http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/Recertification-Request-Form-CLEAN-FINAL.PDF>.

Both resources can be found at the Center for Consumer Information & Insurance Oversight (CCIIO) webpage here: <http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/assistance.html>.

Paper Applications available to order

If you are seeking paper versions of the Marketplace applications, they can now be ordered through the pubs ordering section of marketplace.cms.gov. <http://marketplace.cms.gov/outreach-and-education/need-a-product-order-now.pdf>

Information and Tips for Assisters: Working with American Indians/Alaska Natives (AI/AN)

A new resource was posted to the [Technical Assistance Resources page](#). [Information and Tips for Assisters: Working with American Indians/Alaska Natives](#) provides background information about existing and new options for AI/ANs related to affordable health coverage. The Marketplace provides certain protections specifically for AI/ANs. The tip sheet highlights these protections, how assisters can help AI/ANs submit their documentation to support Marketplace applications, and other resources.

How to Hold a Successful Outreach Event

The assister program recently held a webinar including a presentation by Enroll America featuring best practices and tips on how to hold a successful outreach event, including identifying different types of events, steps to organize an event, and suggested outreach efforts leading up to November 15th. The presentation is available on Enroll America's website, [here](#). A link to the presentation has been added to the [Technical Assistance Resources page](#) under [Training Materials](#).

- [Enroll America: How to Hold a Successful Outreach Event \(August 2014\)](#)

Finding a Health Care Home for the Homeless Under the Affordable Care Act

Enroll America and the National Health Care for the Homeless Council co-hosted a [webinar](#) on specific challenges and effective techniques for assisters to engage with consumers experiencing homelessness or housing instability. This [page](#) includes a [webinar recording](#) and the [slide deck presentation](#).

Webinars on the Health Care Law

[Got Coverage? Next Steps in Using Your Health Insurance](#)

September 10 at 1 pm ET: Noon CT, 11 am MT, 10 am PT

To Join By Phone Only, Dial: +1 (702) 489-0001, Access Code: 163-133-543

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

Many people now have health insurance but may not know how to use it. This webinar and conference call 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. Please send your questions to ACA101@hhs.gov prior to September 10 at 10 am ET.

[Special Enrollment Periods and Resources for the Uninsured](#)

September 30 at 2 pm ET: 1 pm CT, Noon MT, 11 am PT

To Join By Phone Only, Dial +1 (646) 307-1719, Access Code: 754-339-340

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

The health care law has created special enrollment periods for those who experience special circumstances such as graduating from college and losing health insurance, getting married and needing coverage for a spouse, 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 and how to enroll in the Health Insurance Marketplace. Please email ACA101@hhs.gov by September 30 at 10 am ET with any questions.

[Got Coverage? Next Steps in Using Your Health Insurance](#)

October 8 at 1 pm ET: Noon CT, 11 am MT, 10 am PT

To Join By Phone Only, Dial: +1 (415) 655-0055, Access Code: 419-247-290
For those joining by phone only, the Pin Number is the # key.

Many people now have health insurance but may not know how to use it. This webinar and conference call 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. Please send your questions to ACA101@hhs.gov prior to October 8 at 10 am ET.

NEWS AND UPDATES

Notices Sent to 310,000 Consumers Requesting Addition Information – Deadline is September 5

The Federal Health Insurance Marketplace have sent notices to consumers with a citizenship or immigration data matching issue (also called an inconsistency) who have not responded to previous notices via mail, email, and phone. While the Federal Marketplace has already received documents and cleared a large number of data inconsistencies related to citizenship or immigration status, consumers who have not yet responded must act now and submit supporting documents by September 5 or their Marketplace coverage will end on September 30.

Notices are being sent in English and Spanish and provide straightforward instructions on how to submit the necessary information and keep their coverage. Those receiving this letter should log into their HealthCare.gov account and select their current application to upload their documents. They can also mail their information to our London, KY address. To ensure timely processing, consumers mailing in a copy of their documents should include the bar code page from our notice with their documents. Consumers may also contact our call center at 1-800-318-2596 to see what documents they need to submit and see whether the Marketplace has received their information.

Consumers may contact one of our partners in their community to get one-on-one help. To find one of these local partners, visit [Find Local Help](#) on HealthCare.gov. You can find helpful tips and the steps consumers need to take through a blog available [here](#).

A map illustrating the number of letters going out by state in the federally facilitated Marketplace is available [here](#). A full Press Release on this issue is available [here](#)

Below is sample content we encourage you to share with your online networks over the next few weeks.

Tweets – English

- Submit your documents by September 5th. If you miss the deadline, you may lose your coverage. <http://go.usa.gov/P6Xh>
- Did you get a letter saying your family's coverage might end? Call: 1-800-318-2596. You only have 1 day left!
- Still need to send documents to the Marketplace? Time may be running out. <http://go.usa.gov/P6Xh>

- Did you get a letter saying your coverage might end? Visit localhelp.healthcare.gov for in-person help.
- Did you get a letter from HealthCare.gov asking you to submit more documents? Don't delay, take action today <https://www.healthcare.gov/help/how-do-i-resolve-an-inconsistency/>
- Got a letter in the mail about sending in more documents? Stay covered and act NOW. <http://go.usa.gov/P6Xh>
- Got a letter in the mail about sending in more documents? Stay covered and act NOW. <https://www.healthcare.gov/help/how-do-i-resolve-an-inconsistency/>

Tweets – Spanish

- Envíe sus documentos HOY. Si se le pasa la fecha límite, puede perder su cobertura de seguro. ¿Todavía tiene que enviar documentos al Mercado? Queda muy poco tiempo: <http://go.usa.gov/P6NW>
- ¿Recibió una carta en el correo sobre el envío de más documentos? Queda muy poco tiempo. ¿Recibió una carta en el correo sobre el envío de más documentos? Manténgase con cobertura y actúe HOY. <https://www.cuidadodesalud.gov/es/help/how-do-i-resolve-an-inconsistency/>
- ¿Recibió una carta en el correo sobre el envío de documentos? Usted puede subir o enviar por correo sus documentos.

Number of Uninsured Projected to Decrease, Faster Health Expenditure Growth Expected as Coverage Expands and the Economy Improves, CMS Actuary Reports

The number of uninsured is expected to decline by nearly half from 45 million in 2012 to 23 million by 2023 as a result of the coverage expansions associated with the Affordable Care Act, according to a report from the Centers for Medicare & Medicaid Services (CMS) Office of the Actuary. The report is being published today in *Health Affairs*.

- To read “National Health Expenditure Projections, 2013-23” in *Health Affairs*, go to: <http://content.healthaffairs.org/lookup/doi/10.1377/hlthaff.2014.0560>.
- For more information, including historical data on national health expenditures, visit: <http://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/NationalHealthExpendData/index.html>.

The Affordable Care Act is working to make quality health care affordable and accessible for Americans

- Consumers in Arkansas received good news- insurance companies have proposed a *net reduction in premiums* of 2 percent next year for the Arkansas Health Insurance Marketplace. Consumers in Montana and Washington received similarly good news.
- Montana announced that prices for health insurance policies sold through the Marketplace in Montana for 2015 will increase by an average of only 1.35 percent.
- In Washington, people who buy health insurance through the state's Marketplace “*will have more choices next year and will only see a small rate increase*” of 1.9 percent, according to the [AP](#).

- Pennsylvania will become the 28th state, including the District of Columbia, to expand Medicaid. The ACA’s Medicaid expansion will help approximately 500,000 Pennsylvanians get the health care coverage they need. Nationwide, [17 million](#) people could benefit from Medicaid expansion. Unfortunately, millions of Americans are still without Medicaid coverage because their state has refused to act.
- The [New York Times’](#) Upshot blog noted that according to this week’s CBO projections “the difference between the current estimate for Medicare’s 2019 budget and the estimate for the 2019 budget four years ago is about \$95 billion. That sum is greater than the government is expected to spend that year on unemployment insurance, welfare and Amtrak — combined.
- Secretary Sylvia Burwell announced that Kevin Counihan will join the CMS team as Marketplace CEO. Since joining HHS, the Secretary has taken a number of steps to further strengthen its management and deliver impact for the American people.

HHS Releases Rules on Coverage of Certain Preventive Services under the Affordable Care Act

Last week, HHS issued rules to help ensure that women have access to full coverage of contraceptive services even if the entity through which they receive health coverage, such as an employer, objects to this preventive service on religious grounds. The rules, issued in response to recent court decisions on employer health plan requirements, balance the Affordable Care Act’s legal requirement that women have access to this type of preventive service without cost-sharing with the Administration’s goal of respecting the religious beliefs of all Americans.

The [interim final rule](#) and [NPRM](#) can be accessed on the CCIIO website. A [press release](#) on these actions is also available, along with a [fact sheet](#) that offers additional details.

Best Practices to Engage with and Help Enroll Young Adults in Health Coverage

The August 22 assister webinar included a presentation by Young Invincibles featuring lessons learned and best practices to engage and help enroll young adults 18-34 years old in the Marketplace. The slides are available on the Young Invincibles website and can also be found on our Technical Assistance Resources “Special Populations” page [here](#).

- [Slide Deck: Reaching Young Adults: Effective Tactics and Strategies to Help Enroll](#)

Below are some resources for helping young adults as they consider their new coverage options:
[CMS Resources and Fact Sheets](#)

Please check out the outreach and education section of [Marketplace.cms.gov](#). Under this section, look for the link “special populations” where you can click to find more information for young adults such as tips, info for college graduates, and knowing your rights.

<http://marketplace.cms.gov/outreach-and-education/special-populations.html>

- For College Graduates: [Congrats Grad Fact Sheet](#)
- Mom’s as Messengers: [Mother’s as Messengers for Uninsured Young and Healthy Adults](#)
- Outside of Open Enrollment: [Tips for Assisting Young Adults Enrolling in the Marketplace Outside Open Enrollment](#)

- For Parents: [Helping New Parents and Their New Children Enroll in the Marketplace Outside Open Enrollment](#)
- For Schools: [Ten Ways Schools Can Promote New Health Insurance Opportunities](#)
- HealthCare.gov resources for Young Adults: <https://www.healthcare.gov/young-adults/>
- Healthcare.gov resources on Prevention: <https://www.healthcare.gov/prevention/>
- Birth Control Benefits: <https://www.healthcare.gov/what-are-my-birth-control-benefits/>

SOCIAL MEDIA

Back To School

SHELLIE'S I'M COVERED STORY: GETTING CHIP-READY FOR SCHOOL (NEW)

- BLOG: [Shellie's I'm Covered Story: Getting CHIP-Ready for School](#)
- GRAPHIC: [Shellie's I'm Covered Story](#)

Twitter/Facebook

- The #ACA is working for parents like Shellie. Her kids are covered and healthy as they go back to school. <http://go.usa.gov/yK99> [GRAPHIC] #CHIP #B2S
- Shellie has peace of mind knowing her kids are covered and healthy as they go back to school. <http://go.usa.gov/yK99> [GRAPHIC] #CHIP #B2S
- "They're happy and healthy -- and so is their mom." – Shellie Braggs, on having her kids covered thru #CHIP. <http://go.usa.gov/yK99> [GRAPHIC] #B2S
- Happy = healthy. Shellie made sure her kids have a healthy and safe start to the new school year. <http://go.usa.gov/yK99> [GRAPHIC] #GetCovered #CHIP #B2S

BACK TO SCHOOL – HEALTHY IS HAPPY (NEW)

- GRAPHIC: [Healthy is Happy \(Back to School\)](#)
- GRAPHIC: [Back to School Checklist](#)

Twitter/Facebook

- Make sure your back to school checklist includes health coverage. [GRAPHIC] #GetCovered #B2S
- Pencils, books, and health coverage. Have peace of mind knowing your child is healthy and ready to go #B2S. [GRAPHIC]
- Have a happy, healthy and safe start to the school year everyone! [GRAPHIC] #GetCovered #B2S
- Make sure your kids stay healthy, happy and strong this school year! [GRAPHIC] #GetCovered #B2S

MAKE SURE YOUR KIDS ARE COVERED – Medicaid/CHIP (EXISTING)

Medicaid/CHIP

- [Infographic 1](#)
- [Infographic 2](#)
- [Infographic 3](#)
- [Infographic 4](#)
- [Infographic 5](#)
- [Infographic 6](#)
- [Infographic 7](#)

- [Spanish Infographic 8](#)

Twitter/Facebook

- Kids can [#Enroll365](#) in [#Medicaid](#) and [#CHIP](#)! Explore your options and [#GetCovered](#): <http://go.usa.gov/ExdH>
- ¡Niños pueden [#Inscríbete365](#) en [#Medicaid](#) o [#CHIP](#)! Investiga tus opciones y [#Asegurate](#): <http://go.usa.gov/ExdV>
- Kids can be enrolled in [#Medicaid](#) and [#CHIP](#) all year long! <http://go.usa.gov/ExdH> [#Enroll365](#)
- Lo Niños pueden set inscrito en [#Medicaid](#) o [#CHIP](#) durante todo el año! <http://go.usa.gov/ExdV> [#Inscríbete365](#)
- Kids can be enrolled in [#Medicaid](#) & [#CHIP](#) all year long! Find out more: <http://go.usa.gov/ExdH> [#Enroll365](#)
- [#Enroll365](#) mean kids can be enrolled in [#Medicaid](#) & [#CHIP](#) all year long! <http://go.usa.gov/ExdH> [#GetCovered](#)
- Know your options - Kids can be enrolled in [#Medicaid](#) and [#CHIP](#) all year long! [#Enroll365](#) [#GetCovered](#) <http://go.usa.gov/ExdH>
Did you know kids can be enrolled in [#Medicaid](#) & [#CHIP](#) all year long? [#Enroll365](#) <http://go.usa.gov/ExdH>

5 THINGS EVERY MAN NEEDS TO KNOW (UPDATED)

- ENGLISH GRAPHIC: [5 THINGS EVERY MAN NEEDS TO KNOW ABOUT STAYING HEALTHY](#)
- SPANISH GRAPHIC: [5 COSAS QUE CADA HOMBRE DE BE SABER PARA MANTÉNGASE SALUDABLE](#)

Twitter/Facebook

- Guys – are you ready for [#B2S](#)? Make sure you’re healthy! [GRAPHIC]
- Guys – going back to school means getting fit, eating right, and teaming up with your doctor. [GRAPHIC] [#B2S](#)
- Don’t sweat it – you can [#GetCovered](#) and get flu shots and preventive screenings at NO extra cost. [GRAPHIC] [#B2S](#)

MEDICAID AND CHIP INFORMATION

Make social media and other online resources a part of your outreach to raise awareness of Medicaid and the Children’s Health Insurance Program (CHIP) among eligible families. Share information about free or low-cost health coverage through your organization’s website or electronic communications and on social sites such as Facebook and Twitter. The Connecting Kids to Coverage National Campaign has a variety of online materials you can use in your outreach efforts.

- [Share web video](#). Check out the 90-second [animated web video](#) featuring Sophia, a sassy young girl who explains the benefits of Medicaid and CHIP for children and teens. Post the video to your website and social media sites.
- [Share social media graphics](#). The Campaign has several social media graphics – [Girl with Glasses](#), [Superhero](#) and [Kids](#) – that will engage your followers and fans on Twitter and Facebook. If your organization has its own website, post [web banners](#) and [buttons](#) that invite families to find out more about free or low-cost coverage. Check out the [Social Media Tools](#) page to see a complete list of available social media resources.

- Share Back to School Info. Visit InsureKidsNow.gov for [Back-to-School materials](#) to spread the word about free or low-cost health coverage for children and teens. For even more tips, check out the [Back-to-School Booster Catalogue](#). And remember, these materials are just some of the [new outreach resources](#) from the Connecting Kids to Coverage National Campaign.

EMPLOYER AND SHOP INFORMATION

Affordable Care Act 101 Webinars for Small Employers

Health care continues to be an important issue for small business owners. The Small Business Administration, Department of Health and Human Services, and Small Business Majority are committed to helping businesses navigate the changes and opportunities in health care through the Affordable Care Act 101 webinar series.

Each week, small business owners can learn the basics of the Affordable Care Act and how they can enroll in small business health insurance marketplaces. Other topics discussed include insurance reforms, the small business health care tax credit, and employer shared responsibility provisions. SBA and HHS representatives help small business owners understand the facts of the Affordable Care Act so they can make informed decisions about providing health insurance for their employees.

The Affordable Care Act 101 takes place every Thursday at 2 PM ET. Below are the registration links for upcoming Fall presentations.

- Thursday, September 4 at 2:00 PM ET: [Click to Register](#)
- Thursday, September 11 at 2:00 PM ET: [Click to Register](#)
- Thursday, September 18 at 2:00 PM ET: [Click to Register](#)
- Thursday, September 25 at 2:00 PM ET: [Click to Register](#)
- Thursday, October 2 at 2:00 PM ET: [Click to Register](#)
- Thursday, October 9 at 2:00 PM ET: [Click to Register](#)
- Thursday, October 16 at 2:00 PM ET: [Click to Register](#)
- Thursday, October 23 at 2:00 PM ET: [Click to Register](#)
- Thursday, October 30 at 2:00 PM ET: [Click to Register](#)

For more information on how the new health care law affects small businesses, check out www.sba.gov/healthcare.

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

Blog post from Tuesday, September 2

Title: Shellie's I'm Covered Story: Getting CHIP-Ready for School

Link: <http://www.hhs.gov/healthcare/facts/blog/2014/09/im-covered-stories-shellie-braggs.html>

Blog post from Thursday, August 28

Title: Scheduled downtime to improve HealthCare.gov

Link: <https://www.healthcare.gov/blog/scheduled-downtime-to-improve-healthcare-gov/>

Blog post from Friday, August 22

Title: Help your kids start the school year strong with health coverage

Link: <https://www.healthcare.gov/blog/help-your-kids-start-the-school-year-strong-with-health-coverage/>

Blog post from Thursday, August 21

Title: Making an appointment

Link: <https://www.healthcare.gov/blog/making-an-appointment/>

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

Blog post from Wednesday, September 3

Title: New Report Shows that Slow Health Care Spending Growth Continued in 2013, While Near-Term Trends Remain Encouraging

Link: <http://www.whitehouse.gov/blog/2014/09/03/new-report-shows-slow-health-care-spending-growth-continued-2013-while-near-term-tre>

-CMS Office of Communications, Partner Relations Group