



September 19, 2014

Champions for Coverage:

Summer is ending, the school year has started, and the 2015 Open Enrollment Season is just under two months away! CMS is gearing up for open enrollment with a number of updates and new resources. Thank you to everyone that joined us for this past Wednesday's Champion Webinar on Marketplace outreach and enrollment in rural communities. We will be posting the recording of the call in a few weeks on the [Champion home page](#).

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.

NEW/UPDATED CONTENT AND WEBINARS

Plan Selections by ZIP Code in the Health Insurance Marketplace

Yesterday, ASPE released a data file with the enrollment numbers by ZIP Code for the 36 states that are participating in the Marketplace. The data is from for the initial Marketplace open enrollment period, October 1, 2013 through March 31, 2014, including additional special enrollment period activity reported through April 19, 2014.

The data file can be found here:

http://aspe.hhs.gov/health/reports/2014/MarketPlaceEnrollment/EnrollmentByZip/rpt_EnrollmentByZip.cfm

Guidance on Filing Threshold Hardship Exemption

CMS is releasing guidance exercising its authority to provide that all individuals with gross income below the filing threshold are entitled to a hardship exemption, regardless of whether they file a tax return and regardless of whether they claim a dependent.

Link: <http://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/Filing-Threshold-Exemption-Guidance-9-18-14.pdf>

Guidance on Exemption for Individuals Eligible for Services through an Indian Health Care Provider

CMS is releasing guidance explaining that individuals who are eligible for services through an Indian health care provider may now obtain an exemption through the tax return filing process, in addition to the option for obtaining an exemption already in place through the Marketplace.

Link: <http://www.cms.gov/CCIIO/Resources/Fact-Sheets-and-FAQs/Downloads/guidance-exemption-certain-AIAN.pdf>

Health Literacy and Latino Communities

In honor of Hispanic Heritage Month, the U.S. Department of Health and Human Services' (HHS) Office of Minority Health (OMH) and the Centers for Medicare & Medicaid Services (CMS) invite you to learn about tools and resources available to organizations serving Latino communities to help improve health literacy and understanding of the Health Insurance Marketplace.

This webinar will provide an overview of consumer-friendly information on how health insurance works and how to use it – including the [Coverage to Care roadmap](#) – and where to find additional resources.

Presenter: Jeanette Contreras, Lead Outreach Specialist, CMS

Who Should Attend: Providers, staff and anyone working with patients and clients who are new to health insurance or currently uninsured

When: September 23 at 2 pm EDT

Join the live event (no pre-registration is needed)

URL: <https://www.mymeetings.com/nc/join/>

Conference number: PW8659436

Passcode: 9529414

Dial-in number: 1-888-455-1840

Questions? Contact CMS at Partnership@cms.hhs.gov.

The Health Insurance Marketplace and Latinos

(This is the English version of the Spanish-language invitation directly below)

In preparation for Binational Health Week 2014, the Centers for Medicare & Medicaid Services and the Health Initiatives of the Americas of the University of California, Berkley would like to invite you to an educational webinar.

Topic: Marketplace Outreach in the Latino Community
Date: Tuesday, September 30, 2014
Time: 10:00 am PT/ 11:00 am MT/ 12:00 pm CT/ 1:00 pm ET
Language: Spanish

No advanced registration is required, but please join us 5 minutes early to start on time.

Audio/Telephone: 1-877-267-1577 **Conference ID:** 997 177 171

Webinar link: <https://webinar.cms.hhs.gov/lmowebinar93014/>

This webinar will provide information about the Health Insurance Marketplace for immigrant families and how your organization can help your community during open enrollment, which begins on November 15, 2014. We will also share new resources on health insurance literacy and how to utilize your health coverage to stay healthy.

Spanish Language Health Care Webinar: El Mercado de Seguros Médicos y los Latinos

Como parte de los preparativos de la Semana Binacional de Salud 2014 la Iniciativa de Salud de las Américas y los Centros de Servicios de Medicare y Medicaid (CMS) les invita a un webinar educativo.

Tema: El Mercado de Seguros Médicos y los Latinos
Fecha: Martes 30 de septiembre 2014
Hora: 10:00 am Pacífico/ 11:00 am Montaña/ 12:00 pm Centro/ 1:00 pm Este
Idioma: Español

No necesita registrarse pero por favor conéctese 5 minutos antes del tiempo para poder empezar puntualmente.

Audio: Número 1-877-267-1577 Código de Acceso: 997 177 171

Presentación: <https://webinar.cms.hhs.gov/lmowebinar93014/>

Este webinar le proveerá información sobre el Mercado de Seguros Médicos para familias inmigrantes y cómo su organización puede ayudar en su comunidad durante la inscripción

abierta, que comienza el 15 de noviembre. También compartiremos nuevos recursos sobre los conocimientos de los seguros de salud y cómo utilizar la cobertura médica para mantenerse saludable.

Refugees and Affordable Care Act Videos Available

By Lisa Carr, an Associate Director for the HHS Partnership Center

The Office of Refugee Resettlement is excited to share a short YouTube video titled Refugees and the Affordable Care Act. The video is available in the following six languages: Somali, Karen, Nepali, Arabic, Kinyarwanda, and English. To view the video please visit:

<http://www.acf.hhs.gov/programs/orr/health>.

The video features refugee speakers and narrators discussing the benefits of the Affordable Care Act (ACA). The video also describes the importance of primary care and health insurance and highlights key health literacy words to help orient refugees to the health care system in the United States.

The Office of Refugee Resettlement also has a Guide which details ways refugees and service providers can use the video. The guide includes sample messages you can use to share the video among your own network through social media, emails and newsletters.

The video will be a great tool for refugees to learn more about health insurance and the ACA in their native language. We encourage you to share these videos directly with refugees and throughout your organization's network. For more information, go to www.acf.hhs.gov.

Webinars on the Health Care Law

[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. 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.

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.

CMS 2014 Marketplace Webinar Schedule

September 24, 2014, 2:00-3:00 ET Marketplace for Immigrant Families

<https://goto.webcasts.com/starthere.jsp?ei=1039677>

October 8, 2014, 2:00-3:00 ET Marketplace 101

<https://goto.webcasts.com/starthere.jsp?ei=1039678>

October 15, 2014, 2:00-3:00 ET Marketplace Re-enrollment

<https://goto.webcasts.com/starthere.jsp?ei=1039682>

NEWS AND UPDATES

REMINDER: 2015 Open Enrollment Period Begins November 15, 2014

As fall sets in, we know that many assisters are looking ahead to open enrollment. The open enrollment period for the 2015 plan year will begin on November 15, 2014 and continue through February 15, 2015.

Remember that if a consumer wants new coverage, or wants to make changes to existing coverage, the consumer will need to select a plan by December 15, 2014 in order for the coverage to go into effect on January 1, 2015. If a consumer selects a plan between December 16, 2014 and January 15, 2015 the new plan will be effective February 1, 2015. If a consumer selects a plan between January 16, 2015 and February 15, 2015, the new plan will be effective March 1, 2015.

In the coming weeks, our webinars and newsletters will continue to feature information to help you prepare for open enrollment, from reviewing the online application to presenting innovative ways to reach out to culturally and economically diverse communities.

As a reminder, while open enrollment offers the opportunity for all qualified individuals to apply for coverage, consumers may be able to enroll in health coverage outside of open enrollment if they qualify for a special enrollment period (SEP), if they are enrolling through the Small Business Health Options Program (SHOP), or if they are eligible for Medicaid or the Children's Health Insurance Program (CHIP).

- For more information on open enrollment, check out the fact sheet found here: <http://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2014-Fact-sheets-items/2014-03-05-2.html>
- For more information on SEPs, see this page on [HealthCare.gov](https://www.healthcare.gov): <https://www.healthcare.gov/how-can-i-get-coverage-outside-of-open-enrollment/>

CMS update on consumers who have data matching issues

Of 966,000 individuals with citizenship or immigration data matching issues as of May 30th, 851,000 are now closed or in progress, a reduction of 88 percent.

Of 1.2 million households with income data matching issues as of May 30th, 897,000 households are now closed or in progress; consumers will be getting letters this week asking for information

On Monday, Sept. 15, the Federal Health Insurance Marketplace (Federal Marketplace) began sending notices to consumers who have an income-related data matching issue. Individuals who do not respond to numerous previous attempts to contact them by September 30, 2014 may see the costs of their coverage change. For instance, this may impact the cost of their monthly premium, deductibles, copays, and co-insurance, and even their tax bill or refund during filing season.

For more helpful tips and the steps these consumers need to take, visit <https://www.healthcare.gov/blog>, in Spanish, visit <https://www.cuidadodesalud.gov/es/blog/>

Related Resources:

- **NEW Press Release:** [CMS Update on consumers who have data matching issues](#)
- **NEW Blog:** [Act by September 30 to submit proof of income documents!](#)

HHS Announces \$60 Million in Navigator Grant Awards to 90 Organizations

Last week, the Department of Health and Human Services (HHS) Secretary Sylvia M. Burwell announced \$60 million in Navigator grant awards to 90 organizations in states with Federally-facilitated and State Partnership Marketplaces. These awards support enrollment and outreach activities in year two of the Marketplace and build on lessons learned from last year.

- For the full list of HHS Navigator awardees, please visit: <http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/navigator-list-09-08-2014.pdf>

- For more information about Navigators, please visit: <http://cciio.cms.gov/programs/exchanges/assistance.html>
- For more details about this announcement, please visit the press release at: <http://www.hhs.gov/news/press/2014pres/09/20140908a.html>

HHS Awards More than \$295 Million to Increase Access to Primary Care at Health Centers

Health and Human Services Secretary Sylvia M. Burwell announced on September 12th \$295 million in Affordable Care Act funding to 1,195 health centers in every U.S. State, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, and the Pacific Basin to expand primary care services.

Today's awards enable health centers to increase access to comprehensive primary health care services by hiring an estimated 4,750 new staff including new health care providers, staying open for longer hours, and expanding the care they provide to include new services such as oral health, behavioral health, pharmacy, and vision services. These investments will help health centers reach an estimated 1.5 million new patients nationwide, including over 137,000 oral health patients and more than 38,000 mental and substance abuse patients.

Today, nearly 1,300 health centers operate more than 9,200 service delivery sites that provide care to over 21.7 million patients. Since the start of this Administration, health centers have increased the number of patients served by health centers by more than 4.5 million people.

- To see a list of award winners, visit www.hrsa.gov/about/news/2014tables/expandedservices/
- To learn more about the Affordable Care Act and Community Health Centers, visit <http://bphc.hrsa.gov/about/healthcenterfactsheet.pdf>
- To learn more about HRSA's Community Health Center Program, visit <http://bphc.hrsa.gov/about/index.html>
- To find a health center in your area, visit <http://findahealthcenter.hrsa.gov>

CMS Finalizes Auto-Enrollment Process for Current Marketplace Consumers

By Lisa Carr, an Associate Director for the HHS Partnership Center

The Centers for Medicare & Medicaid Services (CMS) finalized a policy that provides current Health Insurance Marketplace consumers with a simple way to keep their current health insurance plan. This policy encourages current marketplace consumers to return to the Marketplace to ensure they are getting the best deal on their premiums and to shop for the plan that best fits their needs. These policies build on our efforts to enhance the consumer experience and make shopping for health care coverage as simple as possible.

Consumers in the Federally-facilitated Marketplace will receive notices from the Marketplace shortly before open enrollment begins explaining the auto-enrollment process and to encourage consumers to the Marketplace to see if they qualify for additional financial assistance and to shop for plans. Consumers will also receive notices from their insurance company about their new 2015 premium and the amount they may save on their monthly bill with a premium tax credit.

As part of the renewal process in the Federally-facilitated Marketplace, generally, if consumers do nothing, they will be auto-enrolled in the same plan with the same premium tax credit and other financial assistance, if applicable, as the 2014 plan year. The policies give state-based Marketplaces the flexibility to propose unique approaches to this process that may better meet their specific state needs, while keeping a streamlined consumer experience the focus.

For more information, you can review the following resources:

- [Fact sheet summary](#) from CMS
- [Final rule](#)
- [Final issuer notices guidance](#)

HHS Awards \$3.2 Million to Help Support Minority Enrollment in Health Insurance Coverage

The HHS Office of Minority Health has announced \$3.2 million in grant awards to 13 organizations to support health coverage enrollment of racial and ethnic minorities.

All of the organizations receiving these awards belong to the Partnerships to Increase Coverage in Communities (PICC) Initiative. These grants will help these organizations to connect eligible, underserved minorities to health coverage that meets their needs and the needs of their families by identifying, informing, and enrolling minority populations in the Health Insurance Marketplace, Medicaid, and the Children's Health Insurance Program (CHIP). The grant awards will also fund the distribution of information on financial assistance, education, and translation services among minority populations.

For additional information about the PICC Initiative and grant awardees, contact the OMH Press Office at: OMHMedia@hhs.gov.

HHS Announces Title X Grants for Family Planning Centers

The HHS Office of Population Affairs, which oversees the Title X Family Planning Program, has announced the award of enrollment assistance grants to 22 Title X grantees. The family planning centers who received the awards will use the funds to initiate and/or expand their

outreach activities to enroll eligible clients into affordable health insurance coverage through the Marketplace, Medicaid, the Children's Health Insurance Program (CHIP), or other local programs. Sixty percent of family planning centers' clients self-identify as being underinsured. The grant awards will be for one year beginning September 1, 2014. For more information, click [here](#).

EMPLOYER AND SHOP INFORMATION

SHOP Early Access in Five States

We released a new blog outlining how small employers, agents and brokers in five states (DE, IL, NJ, OH, MO) will be able to experience some of the key new online functions of the Federally-facilitated Small Business Health Options Program (SHOP), on HealthCare.gov this fall. Please read and share:

- [SHOP Early Access in Five States Benefits Small Employers Nationwide](#)
- [RT @HHSMedia](#): Starting in late October, the SHOP Marketplace will give 5 states early access to SHOP on [@HealthCareGov](#): <http://1.usa.gov/1Cy0FMm> [#SmallBiz](#)

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 webinar is offered on Thursdays at 2:00 pm ET every week; the webinar will also be offered in Spanish on alternate Tuesdays at 4:00 pm ET. To register for the webinar and to learn more about how the ACA affects small businesses, you can visit <http://www.sba.gov/healthcare>.

Schedule of English-language Weekly ACA 101 Webinars for Small Employers:

- Thursday, September 25 at 2:00 pm ET: [Click to Register \(link is external\)](#)
- Thursday, October 2 at 2:00 pm ET: [Click to Register \(link is external\)](#)
- Thursday, October 9 at 2:00 pm ET: [Click to Register \(link is external\)](#)

- Thursday, October 16 at 2:00 pm ET: [Click to Register \(link is external\)](#)
- Thursday, October 23 at 2:00 pm ET: [Click to Register \(link is external\)](#)
- Thursday, October 30 at 2:00 pm ET: [Click to Register \(link is external\)](#)

Schedule of Spanish-language Bi-Weekly ACA 101 Webinars for Small Employers:

- September 23, 2014 at 4 pm ET: [Click to Register \(link is external\)](#)
- October 7, 2014 at 4 pm ET: [Click to Register \(link is external\)](#)
- October 21, 2014 at 4 pm ET: [Click to Register \(link is external\)](#)

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 16

Title: Jennifer Molina's I'm Covered Story: Taking Control of My Health

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

Blog post from Tuesday, September 16

Title: Getting More Out of Every Dollar: Improving Health Delivery in America

Link: <http://www.hhs.gov/healthcare/facts/blog/2014/09/improving-health-care-delivery.html>

Blog post from Monday, September 15

Title: Act by September 30 to submit proof of income documents!

Link: <https://www.healthcare.gov/blog/submit-proof-of-income-documents/>

Blog post from Friday, September 12

Title: A Job Change Doesn't Have to Mean Losing Health Coverage

Link: <http://www.hhs.gov/healthcare/facts/blog/2014/09/job-change-special-enrollment-period.html>

Blog post from Friday, September 12

Title: Scheduled downtime to improve HealthCare.gov

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

Blog post from Thursday, September 11

Title: Key dates for the Health Insurance Marketplace

Link: <https://www.healthcare.gov/blog/key-dates-for-the-health-insurance-marketplace/>

Blog post from Tuesday, September 9

Title: New Health Coverage Options for American Indians and Alaska Natives

Link: <http://www.hhs.gov/healthcare/facts/blog/2014/09/coverage-for-american-indians-alaska-natives.html>

Blog post from Tuesday, September 9

Title: Deciding what doctor is right for you

Link: <https://www.healthcare.gov/blog/what-provider-is-right-for-you/>

Blog post from Friday, September 5

Title: SHOP Early Access in Five States Benefits Small Employers Nationwide

Link: <http://www.hhs.gov/healthcare/facts/blog/2014/09/shop-early-access-five-states.html>

Blog post from Friday, September 5

Title: Having a major life change? You may qualify for a Special Enrollment Period

Link: <https://www.healthcare.gov/blog/special-enrollment-period/>

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

Blog post from Tuesday, September 16

Title: New Data Show Early Progress in Expanding Coverage, with More Gains to Come

Link: <http://www.whitehouse.gov/blog/2014/09/16/new-data-show-early-progress-expanding-coverage-more-gains-come>

Blog post from Tuesday, September 16

Title: Income, Poverty, and Health Insurance in the United States in 2013

Link: <http://www.whitehouse.gov/blog/2014/09/16/income-poverty-and-health-insurance-united-states-2013>

Blog post from Friday, September 5

Title: Chart of the Week: Health Care Costs Rising at Exceptionally Slow Rates

Link: <http://www.whitehouse.gov/blog/2014/09/05/chart-week-health-care-costs-rising-exceptionally-slow-rates>

-CMS Office of Communications, Partner Relations Group