



October 14, 2014

Champions for Coverage:

We know you are all gearing up for the Open Enrollment Season, which is close to 30 days away! We have a lot going on including the October Champion webinar as well as a number of new resources and updates.

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](#)

Upcoming Champion Webinar: Preparing for 2015 Open Enrollment - Wednesday, October 22

We welcome you to join us for a webinar on Wednesday, October 22th on updates and resources for the 2015 Open Enrollment Season. We also encourage you to submit questions in advance to Champion@cms.hhs.gov.

When: Wednesday, October 22, 2014 at 2:00 p.m. ET

How: Webinar link: <https://webinar.cms.hhs.gov/c4c102214/>

Participant Number: (800) 837-1935

Conference ID: 44428182

****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.**

2015 Open Enrollment Period Begins November 15, 2014

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 to keep their same coverage and get an updated eligibility determination for purposes of APTC/CSR or wants new coverage, the consumer will need to come back to the Marketplace and update their information and 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 are 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/how-can-i-get-coverage-outside-of-open-enrollment/>

Setting the Table for Open Enrollment 2015

The Affordable Care Act is working to deliver affordability, access, and quality to millions of Americans across the country. We believe active listening and being responsive are important: hearing ideas, input and feedback and putting them into practice wherever possible. During the last year, the Centers for Medicare & Medicaid Services (CMS) listened to its consumers, put that learning into practice, and focused on testing.

- The agency listened. From the call centers to pro-active outreach to consumers, CMS heard from consumers that there needed to be a quicker, simpler application process – a more streamlined flow.
- It put that learning into practice. That listening led to the development of the new streamlined interface that most new consumers will use to apply for their coverage.
- CMS tested and retested. It is improving its testing process, trying new things first in a test environment, then with small groups of consumers and expanding. CMS is using special enrollment periods as a testing period for the streamlined application. Launched at the end of July, the streamlined application was gradually released to test and understand how consumers interact with the new application flow before it was released widely.

The new application for new HealthCare.gov consumers is simple, fast, and more intuitive.

- It's simple. The consumer enters information only once. With the original application a consumer would need to re-enter the same data multiple times. Now, the system saves that data as the consumer moves through the application.
- It's fast. How long the application takes to fill out will depend on the consumer's specific situation but the new application could reduce the number of screens by over 75 percent with fewer clicks to navigate through the questions.
- It's intuitive for users. The new application is more user friendly for consumers with simpler navigation and built-in help along the way.

ACA Updates

Important new data: As of August 15, 2014, [7.3 million Americans](#) were enrolled in Marketplace coverage and had paid their premiums. This is encouraging news and more evidence that the ACA is making quality health insurance affordable and available for millions of Americans.

CDC released the [National Health Interview Survey](#)—the first federal measure of the uninsured rate since the ACA was implemented—which found that the number of uninsured Americans fell by about 8 percent to 41 million people in the first quarter of this year, compared with 2013.

State by State Factsheet

The Department of Health and Human Services has updated factsheet with last year's Health Insurance Marketplace Enrollment Data. The ACA state by state fact sheets have been updated and can be accessed here (<http://www.hhs.gov/healthcare/facts/bystate/al.html>).

Medicaid Enrollment Report for July

The Centers for Medicare & Medicaid Services (CMS) announced the July 2014 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 July 2014. Looking at the additional enrollment since October when the Marketplace open enrollment began, among the 49 states reporting both July 2014 enrollment data and data from July-September of 2013, approximately 8 million additional individuals are enrolled in Medicaid and CHIP, nearly a 14 percent increase over the average monthly enrollment for July through September of 2013.

To view the July 2014 Monthly Applications, Eligibility Determinations, and Enrollment Report, click here: <http://medicaid.gov/AffordableCareAct/Medicaid-Moving-Forward-2014/Downloads/July-2014-Enrollment-Report.pdf>

CMS.gov's new Outreach & Education Page: Learn, reach out, & partner with us

On October 4, 2014, we're launching a redesigned CMS.gov Outreach & Education page so it will be faster and easier for you to find the information you're looking for.

We know you count on CMS.gov as an official online source of information about our programs. That's why we've made changes to the Outreach & Education page that:

- Make it easier for you to find program, educational materials, and outreach events without needing to understand how CMS is structured
- Show you all of our training and events in one place
- Allow you to find outreach and education by topic or provider type

Check out the changes, and let us know what you think at Outreacheducation@cms.hhs.gov!

Webinars on the Health Care Law

CMS 2014 Marketplace Webinar Schedule

- 1) October 15, 2014, 2:00-3:00 ET Marketplace Re-enrollment
<https://goto.webcasts.com/starthere.jsp?ei=1039682>
- 2) "From Coverage to Care": Connecting the Hispanic Community to New Opportunities for Better Health
Webinar Date: Wednesday, October 15, 2014
Webinar Time: 3:00 PM – 4:00 PM EDT

Next Wednesday, October 15 at 3:00 PM EDT, CMS is observing Hispanic Heritage Month by hosting a webinar that addresses health disparities and access to care within the Hispanic community. Additionally, it will provide tips to help connect the Hispanic community to coverage and resources to help consumers understand their coverage and how to use it to achieve better health. The webinar will be hosted by the CMS Office of Minority Health (OMH) working collaboratively with the Office of Equal Opportunity and Civil Rights (OEOCR). Speakers will include CMS Administrator Marilyn Tavenner and the President and CEO of the National Hispanic Medical Association, Elena Rios.

Please use this link to register for the webinar: <https://www.eventbrite.com/e/from-coverage-to-care-connecting-the-hispanic-community-to-new-opportunities-for-better-health-tickets-13396889457>.

NEWS AND UPDATES

NEW REPORT: Health Insurance Marketplace will have 25 percent more issuers in 2015

HHS released a report that shows that consumers will have more choices as they shop for coverage on the Health Insurance Marketplace in 2015, because there will be a net 25 percent increase in the number of issuers offering Marketplace coverage. In total, 77 new issuers will offer coverage on the Marketplace. This increase is also important because [previous estimates](#) have found a connection between greater competition and lower costs. In other words, it suggests that the Marketplace is working to increase competition, provide consumers with more opportunity to pick the plan that best meets their needs, and ultimately lower costs for consumers. We hope this information will help assisters as you work to spread the word about the next open enrollment period.

The report includes preliminary data from 36 Federally-facilitated and State Partnership Marketplace states, as well as eight states operating State-based Marketplaces. Details include:

- In the 44 states for which we have data, 77 issuers will be newly offering coverage in 2015.
- The Federal Marketplace states alone will have 57 more issuers in 2015; a 30 percent net increase over this year.
- The eight State-based Marketplaces where data is already available will have a total of six more issuers in 2015, a ten percent net increase over this year.
- Four of the 36 states in the Federal Marketplace will have at least double the number of issuers they had in 2014.
- In total, 36 of the 44 states will have at least one new issuer next year. And some of the nation's largest insurance companies will be offering coverage in more than a dozen new states, joining the hundreds of insurance companies already participating in the Marketplace.

To view a press release announcing the report, which includes an infographic illustrating its results, click here: <http://www.hhs.gov/news/press/2014pres/09/20140923a.html>

To view the full report, click here:

http://aspe.hhs.gov/health/reports/2014/NewEntrants/ib_NewEntrants.pdf

To view the June 2014 report that connects increased competition among issuers to lower costs and a greater variety of choices for consumers, click here:

<http://aspe.hhs.gov/health/reports/2014/Premiums/2014MktPlacePremBrf.pdf>

By the numbers:

- More choice & competition in the Marketplace means a 25% increase in # of insurers in 2015 Marketplace. [#ACAisWorking](#)

- New #'s show choice and competition in 2015 Marketplace, including a 25% increase in # of insurers. [#ACAisWorking](#)
- #ACAisWorking à giving consumers more choice & competition in 2015:
- [#ACAisWorking](#): In just one year [#ACA](#) has reduced the number of uninsured adults by 26%.
- [#ACAisWorking](#) --> 10.3M fewer adults are uninsured today than in 2013, reducing the # of uninsured by 26%.
- [#ACAisWorking](#): Millions of previously uninsured Americans are covered. In 1 yr [#ACA](#) reduced # of uninsured by 26%.
- [#ACAisWorking](#): Hardworking, middle class families have more money in their budgets because of [#ACA](#).
- [#ACAisWorking](#): Today, insurance companies are required to spend at least 80% of your premium, on your care:
- Since 2012 families have saved \$80/avg b/c [#ACA](#) 80/20 rule - more of your money going towards your care [#ACAisWorking](#)

Real Stories, Real Coverage:

NEW VIDEO: Meet Robert Mandler Video

- Health insurance saved Robert's life. And to think, he was not always in favor of the Affordable Care Act. <https://www.youtube.com/watch?v=cM1CS0EaYzc> #GetCovered #ACA
- Robert is cancer-free today because he got covered and got the treatments he needed. Watch his amazing #GetCovered story: <https://www.youtube.com/watch?v=cM1CS0EaYzc>
- Robert changed his mind. Originally, he didn't want to sign up for health insurance. Then, this happened: <https://www.youtube.com/watch?v=cM1CS0EaYzc> #GetCovered

Meet Betsy Furler

- Before Betsy worked extra jobs just for insurance. Now she has peace of mind that her family is covered <http://1.usa.gov/1rjgAcG> [#ACAisWorking](#)
- [#ACAisWorking](#) Check out Betsy's #GetCovered story – from uninsured to #covered: <http://1.usa.gov/1rjgAcG>.
- Every member of Betsy's family has a pre-existing condition. [#ACAisWorking](#) because today they're #covered: <http://1.usa.gov/1rjgAcG>.
- "Finally, some peace of mind..." Check out Betsy's #GetCovered story: <http://1.usa.gov/1rjgAcG>. [#ACAisWorking](#)

Plan Selections by ZIP Code in the Health Insurance Marketplace

The HHS Office of the Assistant Secretary for Planning and Evaluation (ASPE) has released a data file with the enrollment numbers by ZIP Code for the 36 states that are participating in the Federally-facilitated and State Partnership Marketplaces. The data is from 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 represents the number of unique individuals who were determined eligible to enroll in a qualified health plan and selected a plan by April 19. They do not include the District of Columbia and 14 other states that have State-based Marketplaces. A summary of the data can be found here, along with a link to download the full data file.

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

New report projects a \$5.7 billion drop in hospitals' uncompensated care costs because of the Affordable Care Act

ASPE released a report that projects that hospitals will save \$5.7 billion this year in uncompensated care costs because of the Affordable Care Act, with states that have expanded Medicaid seeing about 74 percent of the total savings nationally compared to states that have not expanded Medicaid.

- Press release: <http://www.hhs.gov/news/press/2014pres/09/20140924a.html>
- Report: http://aspe.hhs.gov/health/reports/2014/UncompensatedCare/ib_UncompensatedCare.pdf

CMS Outreach Materials of the Week: Celebrating Hispanic Heritage Month

To celebrate and promote good health during National Hispanic Heritage Month, we are hosting a [#GetCovered/#Asegúrate Thunderclap](#). A thunderclap is a tool that allows multiple social media users to send a single important message all at once, which helps amplify this message to thousands, even millions, of people. This is an easy opportunity to make a difference and get the word out. Please encourage your partners to sign up – it only takes a few quick clicks!

Here is sample content you and your partner can share via your online platforms to encourage others to get involved.

- Celebrating & promoting good health during [#HHM!](#) Join our [#HHMSalud](#) Thunderclap to spread the word: <http://thndr.it/1pHnUuz>.

¡Celebremos y promovemos la buena salud durante [#HHM!](#) Unete a [#HHMSalud](#) Thunderclap y corre la voz: <http://thndr.it/1pHnUuz>. [#Asegúrate](#)

- Make sure family & friends have the info they need to [#GetCovered](#) – join our [#HHM #HHMSalud](#) Thunderclap: <http://thndr.it/1pHnUuz>.

Asegúrate de que tu familia y tus amigos tengan la información que necesitan para estar cubiertos – únete al [#HHM #HHMSalud](#) Thunderclap: <http://thndr.it/1pHnUuz>.

- Make some noise & join the [@HHSgov](#) Thunderclap to celebrate & promote good health during [#HHM](#): <http://thndr.it/1pHnUuz>.

Llama la atención y únete al Thunderclap de [@HHSgov](#) para celebrar y promover la salud durante [#HHM](#): <http://thndr.it/1pHnUuz>. [#Asegúrate](#)

- During [#HHM](#) make sure your friends & family take control of their health! Click here to spread the word: <http://thndr.it/1pHnUuz>. [#GetCovered](#)

¡Durante [#HHM](#) asegúrate de que tus amigos y tu familia tomen control de su salud! Visita <http://thndr.it/1pHnUuz> para correr la voz. [#Asegúrate](#)

New Certified Application Counselor (CAC) Fact Sheet

In Federally-facilitated Marketplaces, including State Partnership Marketplaces, a CAC organization is an organization that has submitted the online CAC organization application, met specific eligibility criteria, and completed all steps for CMS designation, including entering into an agreement with CMS. The new [Certified Application Counselor \(CAC\) fact sheet](#) provides information and guidance about the CAC program in an FFM and will be helpful to current and prospective CAC organizations. It is a companion document to the presentation titled, “How to become a CAC organization in a Federally-facilitated Marketplace (FFM)” dated July 23, 2014.

- A slide deck to this presentation can be found here: <http://marketplace.cms.gov/technical-assistance-resources/assister-programs/general-information-assister-programs.html>.
- The Fact Sheet can be found here: <http://marketplace.cms.gov/technical-assistance-resources/tips-for-cacs-in-ffm.pdf>.

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 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, 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:

- October 21, 2014 at 4 pm ET: [Click to Register \(link is external\)](#)
- November 4, 2014 at 4 pm ET: [Click to Register](#)
- November 18, 2014 at 4 pm ET: [Click to Register](#)
- December 2, 2014 at 4 pm ET: [Click to Register](#)
- December 16, 2014 at 4 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 Thursday, October 9

Title: National Health Service Corps strengthens primary care workforce

Link: <http://www.hhs.gov/healthcare/facts/blog/2014/10/national-health-service-corps-strengthens-primary-care-workforce.html>

Blog post from Friday, October 3

Title: Get ready to enroll in Marketplace coverage

Link: <https://www.healthcare.gov/blog/get-ready-to-enroll-in-marketplace-coverage/>

Blog post from Thursday, October 2

Title: Get ready to enroll in SHOP coverage

Link: <https://www.healthcare.gov/blog/get-ready-to-enroll-in-shop-coverage/>

Blog post from Friday, September 26

Title: From the Desk of the Secretary: The Affordable Care Act Is Working

Link: <http://www.hhs.gov/healthcare/facts/blog/2014/09/desk-secretary-affordable-care-act-working.html>

Blog post from Thursday, September 25

Title: The Affordable Care Act Is Working

Link: <http://www.hhs.gov/healthcare/facts/blog/2014/09/affordable-care-act-working.html>

Blog post from Wednesday, September 24

Title: Miesha's "I'm Covered" Story: Moving Forward after Foster Care

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

Blog post from Wednesday, September 24

Title: 14 facts about the Health Insurance Marketplace

Link: <https://www.healthcare.gov/blog/14-facts-about-the-health-insurance-marketplace/>

Blog post from Monday, September 22

Title: What to do after your doctor visit

Link: <https://www.healthcare.gov/blog/what-to-do-after-your-doctor-visit/>

Blog post from Tuesday, September 16

Title: La historia de Jennifer Molina, Estoy cubierta: Tomando el control de mi salud

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

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

Blog post from Wednesday, September 24

Title: Lower Premium Increases, More Plans with Out-of-Pocket Limits, and Big Savings for Hospitals

Link: <http://www.whitehouse.gov/blog/2014/09/24/lower-premium-increases-more-plans-out-pocket-limits-and-big-savings-hospitals>

-CMS Office of Communications, Partner Relations Group