



December 19, 2014

Champions for Coverage:

We did it! We made it through the first month of Open Enrollment and through our first major deadline! Thank you so much for all of your hard work over the past month. Our work isn't finished yet, as we still have nearly two months left of open enrollment! As usual, we have a full issue with updates, resources, and our new section of Weekly Enrollment Numbers and Talking Points. Again, thank you for all you do and on behalf of CMS:

Season's Greetings and Best Wishes for a Happy New Year

Don't forget, we want to hear from you! Please share your Marketplace success stories of education, outreach and/or enrollment in your communities by emailing us at Champion@cms.hhs.gov. Sharing best practices from the field will help each organization further their education goals and we might even ask you to present on Webinar.

NOTE: CHAMPION UPDATES WILL BE ON PAUSE FOR THE NEXT TWO WEEKS, UPDATES WILL RESUME ON JANUARY 9. IMPORTANT INFORMATION AND WEBINAR UPDATES WILL STILL BE SENT OUT AS NECESSARY.

[NEW/UPDATED CONTENT AND WEBINARS](#)

Marketplace Webinar Invitation – Friday, December 19 at 2pm ET – 3:30pm ET

Please join us for a webinar where we will discuss upcoming changes for tax season related to the Marketplace. We will also share guidance on special enrollment periods (SEPs). SEPs will be available for consumers who experience a gap in coverage as a result of certain circumstances related to the auto re-enrollment process in the Federally-facilitated Marketplace during the 2015 Open Enrollment period.

What: Helping Consumers Prepare for Tax Season- Special Enrollment Periods for Auto Re-enrollment Issues

When: Friday, December 19, 2014 from 2:00 p.m. to 3:30 p.m. ET

RSVP: To facilitate a quicker registration process on the day of the event, please register for the session by visiting the following link: <https://goto.webcasts.com/starthere.jsp?ei=1049565>

**Upcoming Champion Webinar:
CMS Division of Training: Topic TBD**

When: Wednesday, January 7, 2015 at 2:00 p.m. ET

Call Info: TBD

**Reminder: Updated: 2014-2015 CMS Training Division Marketplace Webinar
Schedule**

The CMS Division of Training will host a series of Marketplace webinars. Please join the webinars for an update on the key Marketplace topics. The webinar audio will be delivered through your pc speakers. Please log onto the webinar 5-10 minutes ahead of the start time to check the volume level.

Date	Time	Webinar Topic	Webinar URL
January 7	2:00 – 3:00 pm ET	Marketplace 101	https://goto.webcasts.com/starthere.jsp?ei=1047946
January 14	2:00 – 3:00 pm ET	Getting Ready for Tax Season	https://goto.webcasts.com/starthere.jsp?ei=1047948
January 28	2:00 – 3:00 pm ET	Marketplace Eligibility Appeals	https://goto.webcasts.com/starthere.jsp?ei=1047950

New: Updated 5-Steps to Staying Covered materials:

<https://marketplace.cms.gov/outreach-and-education/already-enrolled.html>

New: Updated Medicaid Enrollment Report

Yesterday, HHS /CMS-CMCS released the Medicaid Enrollment Report for October 2014. This report shows over 9.7 million additional people now have coverage through Medicaid and CHIP Medicaid. Enrollment grew to nearly 68.5 million people in October 2014, which is

approximately a 17 percent increase over the average monthly enrollment for July through September 2013.

The Report can be found here: <http://medicaid.gov/medicaid-chip-program-information/program-information/downloads/october-2014-enrollment-report.pdf>

Reminder: Health Insurance Marketplace 101 Webinars

In order to raise awareness and understanding of how the Marketplace works, the Denver Regional Office of the Centers for Medicare & Medicaid Services is offering Health Insurance Marketplace 101 webinars for people who need a basic understanding, so they can be more confident in using and enrolling in coverage through the Marketplace. Assistants, healthcare providers, advocacy groups, and individuals are all welcome to participate.

Some of the topics in these “Health Insurance Marketplace 101” webinars include:

- What is the Marketplace and how does it work
- What do plans cover, and what the differences are among plan choices
- Who DOESN'T need to enroll in a Marketplace plan
- Who is eligible to enroll, and the valid time periods for doing so
- How the enrollment process works and where to get help if needed
- Premium tax credits to reduce the cost of insurance and cost sharing reductions to lower the cost of care
- Medicaid eligibility
- Marketplace and Medicare
- Marketplace resources and where you can go to get help

We are offering these opportunities for you to participate and learn about the Marketplace every Tuesday at 1:00 PM Mountain / 2:00 PM Central Time throughout the Open Enrollment Period.

Registration is not required, and please use the information below to connect to the session you would like to attend. All will feature the same Health Insurance Marketplace 101 presentation with time for Q & A.

Dec. 30, 2014, 1:00 pm – 2:00 pm MDT: Webinar: <https://webinar.cms.hhs.gov/r7oud6z8611/>,

Audio Line: 1-877-267-1577, Meeting ID: 996 498 512

Jan. 6, 2015, 1:00 pm – 2:00 pm MDT: Webinar: <https://webinar.cms.hhs.gov/r7oud6z8611/>,

Audio Line: 1-877-267-1577, Meeting ID: 996 498 512

Jan. 13, 2015, 1:00 pm – 2:00 pm MDT: Webinar: <https://webinar.cms.hhs.gov/r7oud6z8611/>,
Audio Line: 1-877-267-1577, Meeting ID: 996 498 512

Jan. 20, 2015, 1:00 pm – 2:00 pm MDT: Webinar: <https://webinar.cms.hhs.gov/r7oud6z8611/>,
Audio Line: 1-877-267-1577, Meeting ID: 996 498 512

Jan. 27, 2015, 1:00 pm – 2:00 pm MDT: Webinar: <https://webinar.cms.hhs.gov/r7oud6z8611/>,
Audio Line: 1-877-267-1577, Meeting ID: 996 498 512

Feb. 3, 2015, 1:00 pm – 2:00 pm MDT: Webinar: <https://webinar.cms.hhs.gov/r7oud6z8611/>,
Audio Line: 1-877-267-1577, Meeting ID: 996 498 512

Feb. 10, 2015, 1:00 pm – 2:00 pm MDT: Webinar: <https://webinar.cms.hhs.gov/r7oud6z8611/>,
Audio Line: 1-877-267-1577, Meeting ID: 996 498 512

Note: the presentation for each session will be identical.

Reminder: 2015 Widgets

- We encourage you to place these on your website or signature line of your email. Help spread the word!
- <https://marketplace.cms.gov/outreach-and-education/mp-badges-english.html>
- <https://marketplace.cms.gov/outreach-and-education/mp-badges-spanish.html>

NEWS AND UPDATES

New: Open Enrollment Numbers

This week, CMS released the fourth weekly snapshot of Federal Marketplace Open Enrollment activity. During open enrollment, HHS will produce a monthly report that provides a detailed look at plan selection across the Federally-Facilitated Marketplace and State-Based Marketplaces. In addition to the monthly report, CMS is releasing weekly snapshots of preliminary data. These snapshots do not include the consumers who visited, called, shopped or selected a plan through a State-Based Marketplace.

The weekly Open Enrollment snapshots for the Federally-Facilitated Marketplace (FFM) provide point-in-time estimates for weekly data. These are preliminary numbers that are subject to revision and fluctuate based on consumers changing or canceling plans or having a change in status such as new job or marriage. The snapshots also include totals from the beginning of Open Enrollment. Note that data revisions may mean that the weekly totals do not sum to the cumulative numbers.

Federal Marketplace Snapshot	Week 4 Dec 6 – Dec 12	Cumulative Nov 15 – Dec 12
Plan Selections	1,082,879	2,466,562
New consumers	47 percent	48 percent
Consumers renewing coverage	53 percent	52 percent
Applications Submitted	1,549,698	4,076,272
Call Center Volume	1,562,877	4,099,144
Average Call Center Wait Time	13 minutes 12 seconds	5 minutes 59 seconds
Calls with Spanish Speaking Representative	124,422	361,010
Average Wait for Spanish Speaking Rep	18 seconds	12 seconds
HealthCare.gov Users	3,742,146	10,882,935
CuidadoDeSalud.gov Users	117,289	348,760
Window Shopping HealthCare.gov Users	1,269,809	4,090,375
Window Shopping CuidadoDeSalud.gov Users	26,489	83,739

Consumers can shop and sign up for affordable health coverage that best fits their health and financial needs any time between now and February 15, 2015. Most consumers who previously had coverage through the Marketplace and did not take action before the December 15 deadline will be automatically re-enrolled into their current plan or a plan with similar benefits.

A fact sheet with additional information can be found here:

<http://www.hhs.gov/healthcare/facts/blog/2014/12/open-enrollment-week-four.html>

Note: A Glossary of terms was included in the December 5, 2014 Champion weekly email update and can be found at: <http://www.cms.gov/Outreach-and-Education/Outreach/Partnerships/Downloads/ChampionUpdate120514.pdf>

HealthCare.gov Content on Changed or Canceled Grandfathered Plans

[Grandfathered plans](#) are health insurance plans that were in existence on March 23, 2010 and haven't been changed to include some of the new benefits and protections that were mandated by the ACA. Insurers must notify consumers with these policies that they have a grandfathered plan. Over time, some of these plans are changing to include these benefits; others are being canceled, and others are not changing but allowing current plan participants to renew through the 2016 plan year. [New HealthCare.gov content](#) provides information on steps that consumers can take if their grandfathered plans are canceled or changed; a link to this content is also featured on the HealthCare.gov ["Contact Us" page](#) under "Plan cancellations."

Moving forward after December 15, 2014: Coverage Effective Dates and Enrollment Reminders

Now that the December 15, 2014 deadline to enroll in coverage that takes effect on January 1, 2015 has passed, we encourage assisters to remind consumers that they can still shop for and change plans until the end of open enrollment, even after their coverage has become effective. Throughout open enrollment, consumers can also update their application information to be assessed for their 2015 financial assistance level. Below is a list of dates that coverage will become effective based on when consumers enroll in coverage.

Date New Plan is Selected	Date New Plan Starts
November 15-December 15	January 1
December 16-January 15	February 1
January 16-February 15	March 1

GUIDANCE: Paper-based Marketplace Eligibility Appeals Process Extended

In 2013, CMS established processes for consumer appeals of Marketplace eligibility determinations, employer appeals of the shared responsibility payment, and employer and employee appeals to the SHOP market. This rule provided the flexibility to conduct appeals using a paper-based process for the first year of operation, through December 31, 2014.

CMS has extended this flexibility to use a paper-based appeals process for an additional year, through December 31, 2015, to protect the due process rights of appellants while providing additional time for appeals entities to implement the electronic requirements of the process. Within CMS, the Office of Marketplace Eligibility Appeals (OMEA), which handles appeals for the Federally-facilitated Marketplace and appeals elevated from SBMs, will exercise this flexibility for the 2015 benefit year.

- The recent guidance, which also provides more detail on the 2013 regulation, is available [here](#).

EMPLOYER AND SHOP INFORMATION

NEW: Updated links to updated PDF files on the following SHOP pages:

- <https://www.healthcare.gov/small-businesses/employees-shop/overview/>
- <https://www.healthcare.gov/small-businesses/provide-shop-coverage/shop-marketplace-overview/>
- <https://www.healthcare.gov/small-businesses/provide-shop-coverage/qualify-for-shop-marketplace/>
- <https://www.healthcare.gov/small-businesses/provide-shop-coverage/enroll-in-shop/>
- <https://www.healthcare.gov/small-businesses/provide-shop-coverage/choose-shop-insurance/>
- <https://www.healthcare.gov/small-businesses/provide-shop-coverage/offer-more-than-one-shop-plan/>
- <https://www.healthcare.gov/small-businesses/provide-shop-coverage/appeal-a-shop-decision/>

Reminder: Phone Line for Employers Seeking Information about the ACA

There are now 3 separate phone lines to help small employers get information about health insurance coverage for their employees. The Federally-facilitated SHOP Call Center line is available to help employers, employees, assisters, and agents and brokers get assistance with the Federally-facilitated SHOP Marketplace; the Cancellation Call Center line is available for employers whose grandfathered plans have been canceled to get help understanding their options; and the ACA Employer Call Center line is available for employers to get help understanding their responsibilities under the Affordable Care Act. Call center representatives are available to help Mon - Fri, 9 a.m. to 7 p.m.; Sat - Sun, 9 a.m. to 5 p.m. EST.

- The General SHOP Call Center line: 1-800-706-7893 TTY: 711
- The Cancellation Call Center line: 1-866-837-0677 TTY: 711

- The ACA Employer Call Center line: 1- 800-355-5856 TTY: 711

SHOP Marketplace Webinars

The Centers for Medicare & Medicaid Services (CMS) is offering a webinar series for small business employers, agents and brokers, assisters and other interested stakeholders about important changes in the Small Business Health Options Program (SHOP). The presentation will focus on the federally-run SHOP Marketplace, and subject matter experts will be on hand to take questions following the presentation.

The webinar will be offered every Tuesday from 2:00 to 3:00 p.m. from December 2, 2014 to February 24, 2015 (except December 23 and 30). See the full schedule [here](#), or use one of the links listed below to sign up for a webinar. You can also sign up for updates on the SHOP Marketplace at: hlthc.re/SHOPsignup or at <https://www.healthcare.gov/small-businesses/>.

- 1/6/15 2:00-3:00 p.m. EST / Sign up here:
<https://goto.webcasts.com/starthere.jsp?ei=1049183>
- 1/13/15 2:00-3:00 p.m. EST / Sign up here:
<https://goto.webcasts.com/starthere.jsp?ei=1049184>
- 1/20/15 2:00-3:00 p.m. EST / Sign up here:
<https://goto.webcasts.com/starthere.jsp?ei=1049185>
- 1/27/15 2:00-3:00 p.m. EST / Sign up here:
<https://goto.webcasts.com/starthere.jsp?ei=1049186>
- 2/3/15 2:00-3:00 p.m. EST / Sign up here:
<https://goto.webcasts.com/starthere.jsp?ei=1049187>
- 2/10/15 2:00-3:00 p.m. EST / Sign up here:
<https://goto.webcasts.com/starthere.jsp?ei=1049204>
- 2/17/15 2:00-3:00 p.m. EST / Sign up here:
<https://goto.webcasts.com/starthere.jsp?ei=1049208>
- 2/24/15 2:00-3:00 p.m. EST / Sign up here:
<https://goto.webcasts.com/starthere.jsp?ei=1049213>

SOCIAL MEDIA UPDATES NEWS AND UPDATES

Change your social media profile picture

Change to our new “Get Covered” badge to help bring awareness to those who are part of the online community.

- Download the [Facebook badge, here](#). Then upload it as your new profile picture.
- Download the [Twitter badge, here](#). Then upload it as your new profile picture.

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

Blog post from Thursday, December 18

Title: Eyole's #GetCovered Story: Coverage, Not Just Prayer, Gives Me Peace of Mind

Link: <http://www.hhs.gov/healthcare/facts/blog/2014/12/eyoles-getcovered-story.html>

Blog post from Thursday, December 18

Title: Medicaid and CHIP Enrollment Milestone Achievement: Enrollment Grows by Approximately 9.7 Million Additional Americans

Link: <http://www.hhs.gov/healthcare/facts/blog/2014/12/medicaid-chip-enrollment-october.html>

Blog post from Wednesday, December 17

Title: HHS announces partnerships with Monster.com, Peers.org, high

Link: <http://www.hhs.gov/news/press/2014pres/12/20141217a.html>

Blog post from Tuesday, December 16

Title: Open Enrollment Week 4: December 6 – December 12, 2014

Link: <http://www.hhs.gov/healthcare/facts/blog/2014/12/open-enrollment-week-four.html>

Blog post from Monday, December 15

Title: Barry's #GetCovered Story: Getting Health Insurance That's In Tune

Link: <http://www.hhs.gov/healthcare/facts/blog/2014/12/barrys-getcovered-story-getting-health-insurance-thats-tune.html>

Blog post from Friday, December 12

Title: What You Need to Know About the December 15th Deadline

Link: <http://www.hhs.gov/healthcare/facts/blog/2014/12/what-you-need-know-about-december-15th-deadline.html>

Blog post from Friday, December 12

Title: David's #GetCovered Story: Take a Lunch Break and Get Insured

Link: <http://www.hhs.gov/healthcare/facts/blog/2014/12/davids-getcovered-story-take-lunch-break-and-get-insured.html>

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

Blog post from Thursday, December 18

Title: The Faces of Health Care: Mavis C.

Link: <http://www.whitehouse.gov/blog/2014/11/14/faces-health-care-mavis-c>

Blog post from Thursday, December 18

Title: 2014 Has Seen Largest Coverage Gains in Four Decades, Putting the Uninsured Rate at or Near Historic Lows

Link: <http://www.whitehouse.gov/blog/2014/12/18/2014-has-seen-largest-coverage-gains-four-decades-putting-uninsured-rate-or-near-his>

Blog post from Wednesday, December 17

Title: The Faces of Health Care: Marjorie F

Link: <http://www.whitehouse.gov/blog/2014/12/17/faces-health-care-marjorie-f>

Blog post from Tuesday, December 16

Title: The Faces of Health Care: Lynnette J.

Link: <http://www.whitehouse.gov/blog/2014/11/14/faces-health-care-lynette-j>

Blog post from Monday, December 15

Title: The Nation's Doctor: Dr. Vivek Murthy Is Confirmed as Surgeon General

Link: <http://www.whitehouse.gov/blog/2014/12/15/nations-doctor-dr-vivek-murthy-confirmed-surgeon-general>

Blog post from Friday, December 12

Title: The Faces of Health Care: Kathy M.

Link: <http://www.whitehouse.gov/blog/2014/12/12/faces-health-care-kathy-m>

Blog post from Friday, December 12

Title: Print This Out and Cross "Getting Covered" Off Your Holiday To-Do List

Link: <http://www.whitehouse.gov/blog/2014/12/12/print-out-and-cross-getting-covered-your-holiday-do-list>

-CMS Office of Communications, Partner Relations Group