



April 4, 2014

Champions for Coverage:

Over [7.1 million](#) enrolled! Now that is a historic achievement to celebrate! Thank you, thank you, for your extraordinary contribution to meeting this incredible milestone.

In the next few months, we will keep contact with you via emails and conference calls to keep you in the loop with the latest information. We know the work continues with ensuring that your networks and constituents are well-informed about how to access their health care benefits and to prepare the countless others who can still benefit from coverage through the Marketplace during the 2015 open enrollment period, running from November 15, 2014 to February 15, 2015.

[Please let us know about your experience!](#)

Please contact us at Champion@cms.hhs.gov to let us know about your outreach and education experiences; what worked well, what can be improved, etc. This way, you can help us make improvements and make for an even better 2015 open enrollment.

[New and Updated Content](#)

Info for the End of Open Enrollment

Blog - Open Enrollment is Over (April 1):

<https://www.healthcare.gov/blog/open-enrollment-is-over/>

Blog - How to use your new Marketplace coverage (April 1):

<https://www.healthcare.gov/blog/how-to-use-your-new-marketplace-coverage/>

Update to Coverage for Under Age 26 Non-Dependent Children

Can children stay on a parent's plan until age 26?

<https://www.healthcare.gov/can-i-keep-my-child-on-my-insurance-until-age-26/>

Updated link to include clarifying information about coverage for non-dependents under age 26.

(Reminder) Special Enrollment Periods in the Marketplace

(NEW) What if I tried to enroll by March 31 but didn't finish in time?

<https://www.healthcare.gov/what-if-i-tried-to-enroll-by-march-31-but-didnt-finish-in-time/>

This NEW page explains more about people who were "in line" on March 31. The new page provides examples of circumstances that qualify people for being in line, tells them that this opportunity ends April 15, and provides instructions for how to continue with their apps. We hope this helps reduce CSR burdens and general consumer confusion. This page will come down April 15.

Under limited circumstances, people with complex cases may qualify for a special enrollment period. These include, for example, victims of domestic abuse and consumers who were found ineligible for Medicaid, but whose accounts were not transferred to the Marketplace in a timely way before March 31. These special cases are for specific situations where a consumer was not able to successfully complete enrollment during the open enrollment period despite their efforts to do so and through no fault of their own.

For Consumers:

- (Factsheet) Special Enrollment Periods for Complex Cases in the Health Insurance Marketplace
<http://marketplace.cms.gov/getofficialresources/publications-and-articles/sep-complex-cases.pdf>
- ([HealthCare.gov](#) content) Special Enrollment Periods for complex cases in the Marketplace
<https://www.healthcare.gov/sep-list/>

For Assisters:

- Assisting consumers who are trying to enroll by March 31? We can help.
<http://marketplace.cms.gov/help-us/assisting-consumers-march-31.pdf>
- Helping Consumers with Complex Cases Enroll in Special Enrollment Periods in the Health Insurance Marketplace
<http://marketplace.cms.gov/help-us/complex-cases-sep.pdf>

For Issuers:

- Guidance on People "In Line":
<http://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/in-line-SEP-3-26-2014.pdf>
- Guidance Complex Cases:
<http://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/complex-cases-SEP-3-26-2014.pdf>

Information for Domestic Violence Survivors:

- U.S. Treasury Department Domestic Violence fact sheet
<http://www.treasury.gov/press-center/press-releases/Pages/jl2334.aspx>

- (New this week) Helping Consumers Who are Victims of Domestic Abuse Access Advance Premium Tax Credits and Cost-Sharing Reductions for Marketplace Coverage—Special Enrollment Period
<http://marketplace.cms.gov/help-us/assisting-consumers-domestic-abuse.pdf>

Important News and Updates

Marketplace Open Enrollment Widgets Notice

The Marketplace open enrollment widgets at <http://marketplace.cms.gov/getofficialresources/widgets-and-badges/mp-badges-english.html> were deactivated on April 1. We will keep you posted on new widgets as well as other materials that are developed.

Talking Points: More than Seven Million Enrolled for Quality, Affordable Insurance

Tuesday, April 1, 2014

- The Affordable Care Act is working -- More than 7 million Americans enrolled by the deadline, and once state numbers come in it will be higher: With the remarkable surge in enrollment we saw during the final days of open enrollment, more than seven million people signed up for health insurance before the midnight deadline yesterday – and that doesn't count the surge in sign-ups in more than a dozen states that run their own Marketplaces. We surpassed the 7 million mark with the 207,586 people who enrolled yesterday in states run by the federal government alone. When we get numbers in from the rest of the states, it will be even higher.
- The open enrollment period for signing up for quality, affordable health insurance ended with soaring interest from consumers, including a record-breaking 4.8 million visits to HealthCare.gov and about 2 million calls to CMS call centers. Throughout this weekend we saw consumers literally lining up around the block to enroll. Yesterday's traffic and calls set records, with the number of calls blowing past the previous record set for CMS call centers set during the last day of enrollment for Medicare Part D on May 15, 2006 (it was 646,000 calls).
- It's worth stepping back and looking at what's been accomplished this year: after a rocky start, ACA implementation was turned around dramatically:
 - ACA enrollment has already well outpaced Medicare Part D enrollment, which [only reached 70 percent of its CBO estimate](#);
 - Millions more are getting covered through the Medicaid expansion;
 - Discrimination based on pre-existing conditions is a thing of the past;
 - The self-employed and entrepreneurs finally have access to good, affordable coverage; and
 - That comes on top of millions more young Americans getting covered under their parents' plans, the full Patients' Bill of Rights, huge savings for seniors on prescription drugs, and encouraging trends in controlling health care costs.

- While nobody knows for sure how the final numbers will end up, there's evidence that enrollment amongst both young people and the previously-uninsured is picking up, and that 80-85% of enrollees have paid their first premiums so far. Insurers have been saying that youth enrollment has picked up and is in line with their expectations. It's also worth noting that off-marketplace enrollments – which will go into the same risk pools – have also reported high youth enrollment. And independent studies, along with reports from states like Kentucky and New York have found high levels of previously-uninsured enrolling. Reports indicate that 80-85% of enrollees have paid their first premium so far.
- As enrollment and consumers' interest surged in the final days, so has Americans' approval of the health care law – with more Americans now supporting than opposing it. A [new Washington Post/ABC poll](#) released yesterday shows 49 percent of Americans support it, including a majority of young people (52 percent) and Hispanics (57 percent) – two demographic groups. The poll also shows an all-time high of 76 percent of Democrats supporting the ACA. In addition, 52 of Hispanics and 51 percent of young adults under 30 oppose GOP efforts to repeal the law – tracking with what other recent polls have shown.

(Reminder) Open Enrollment Period for 2015

The annual open enrollment period for the 2015 benefit year will begin on November 15, 2014 and extend through February 15, 2015. This schedule gives consumers from November 15, 2014 until February 15, 2015, to shop for coverage for the 2015 calendar year. For more information, check out the fact sheet: <http://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2014-Fact-sheets-items/2014-03-05-2.html>

(Reminder) Pre-Existing Condition Insurance Plan (PCIP) Coverage Extension

Enrollees in the federally-run Pre-Existing Condition Insurance Plan (PCIP) who have not yet found new health insurance coverage through the Marketplace can purchase an additional month of PCIP coverage through April 30, 2014, while they continue their search. However, time is running out. These consumers need to act quickly to avoid a lapse in coverage. Open enrollment through the Marketplace for the 2014 plan year ends on March 31st. Enrollees will be notified by mail of the option to extend their PCIP plan through April, along with details about cost-sharing. Eligible enrollees can purchase PCIP transitional coverage by sending in an April premium payment; this will be the same monthly rate that they paid for each month from January-March 2014.

As a reminder, PCIP is a transitional bridge program that provides quality, affordable coverage for people with health conditions who were otherwise shut out of the health insurance market or charged more because of their pre-existing condition prior to the new ACA requirements. This additional month gives this vulnerable population more time to enroll in a plan and ensure continuity of coverage.

For additional information, assisters should visit www.pcip.gov and [What if I have PCIP coverage?](#) PCIP enrollees can visit www.pciplan.com for questions about benefits, doctors, and services.

(Reminder) Coverage to Same-Sex Spouses

Starting next year in 2015, if an insurance company offers coverage to opposite-sex spouses, it cannot choose to deny that coverage to same-sex spouses. In other words, insurance companies will not be permitted to discriminate against married, same-sex couples when offering coverage. This will further enhance access to health care for all Americans, including those with same-sex spouses. Please note that insurance companies are not required to cover spouses although many insurance companies do. Some issuers are already covering same-sex spouses equally. Until the requirement is in full effect in 2015, assisters can help these consumers enroll in plans now.

For consumers who are already enrolled in coverage, assisters may help consumers work with their current insurance company to make sure both spouses are covered. In many cases, when an enrollment is not allowed, the issuer will reach out to the consumer to indicate this. Consumers in these cases will be allowed to change plans, and may need to group separately as previously described. For consumers who have not yet completed enrollment, assisters can be helpful with grouping consumers on their application. Same-sex spouses can be on the same application, but in some cases must be grouped separately and enrolled in separate plans. If an assister is aware that an insurance company will not allow same-sex spouses to be on the same insurance plan, the assister can help the consumer to group one of the spouses separately before completing enrollment.

Check out a related blog: [Making Health Care Coverage More Accessible and Equitable For Same-Sex Couples](#) and FAQ: [Frequently Asked Question on Coverage of Same-Sex Spouses](#)

New this week: Married same-sex couples and the Marketplace

<https://www.healthcare.gov/married-same-sex-couples-and-the-marketplace/>

Please note that this page will develop as more information becomes available, but provides some useful information already.

April is Minority Health Month!

Webinar on April 7 - Moving from Coverage to Care: Next Steps in Prevention

Hosts: CMS Health Resources and Services Administration Bureau of Primary Health Care (HRSA BPHC) and the Office of Minority Health (OMH)

“I’m covered. What happens now?”

For organizations that have been working to get uninsured Americans – including millions of racial and ethnic minorities – into affordable health coverage, the challenge has now shifted to helping patients connect the dots between coverage and care – from learning to use insurance to selecting a primary care physician to using preventive services and screenings.

This webinar will offer providers a look at successful efforts to connect the newly insured to the health care system, including CMS' Coverage to Care initiative, and resources to help strengthen coordination of care, including HRSA's Patient-Centered Medical/Health Home Initiative.

This is the first in a special Minority Health Month webinar series that will be held each Monday throughout April.

Presenters:

Cara James, PhD, Director, CMS Office of Minority Health

Suma Nair, MS, RD, Director, Office of Quality and Data at HRSA BPHC

With introduction by J. Nadine Gracia, MD, MSCE, Deputy Assistant Secretary for Minority Health and Director, Office of Minority Health, U.S. Department of Health and Human Services

Webinar: Moving from Coverage to Care: Next Steps in Prevention

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

When: April 7, 2-3 p.m. ET

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

Conference number: RW2029726

Audience passcode: 5780103

Dial in: 1-877-669-4124

To join the live event: <https://www.mymeetings.com/nc/join.php?i=RW2029726&p=5780103&t=c>

Webinar on April 9 - CMS Office of Minority Health

The CMS Office of Minority Health invites you to attend a webinar in honor of Minority Health Month. Speakers will discuss CMS' ongoing efforts to reduce and eliminate health disparities, and our work encouraging newly insured consumers to use preventive services and primary care.

When: Wednesday, April 9, 2014 from 2:00 PM to 3:00 PM (EDT)

To register visit: <http://cmsomhwebinar492014.eventbrite.com> (*Registration is required*)

You will receive a webinar link and call in details after you register. We look forward to you joining us.

This Week's Social Media Push

President Obama's speech from the Rose Garden on April 1 is now posted live on YouTube:

https://www.youtube.com/watch?v=hmONEj_j8EU

Real People, Real Stories...Please Share

We released our final story of the month of March. Kendall Brown has Crohn's disease and her chemo treatments have gone from \$15,000 to just \$60!

We would like to recap the month of March by encouraging you to share one or more of our Top 10 enrollment stories. Check them out below and tweet out your favorites please! A big thank you to everyone who has been sharing along the way.

1. [Kendall Brown – A Matter of Life or Death](#)
 - [RT @HHSgov](#)
 - From \$15,000 to \$60 for her treatment—Kendall's life-or-death #GetCovered story is a must-read: <http://go.usa.gov/KHeV> #GetCoveredNow
 - Getting covered was a matter of life and death for Kendall. Her story is worth a read: <http://go.usa.gov/KHeV> #GetCoveredNow
 - Kendall needs chemo to treat her Crohn's disease. Imagine her relief when she was able to #GetCovered: <http://go.usa.gov/KHeV>
 - "It's literally going to extend my life expectancy." – Read Kendall's amazing story. <http://go.usa.gov/KHeV> #GetCoveredNow
2. [James – Hunting, Fishing, Welding, and Health Care](#)

Hunting, fishing, welding, & health care—you'll want to watch James' #GetCovered story: <http://go.usa.gov/Bqjm>
3. [Angele Bravo – I Don't Have to Worry Anymore](#)

Angele's uninsured days are behind her. She got covered for less than \$18/mo! Join her & #GetCoveredNow: <http://go.usa.gov/KK9B>
4. [Justin – No Matter What Happens](#)

Justin's getting covered for just \$15 a month! Follow his lead and #GetCovered today. <http://go.usa.gov/BZPT> #GetCovered
5. [Amy Speace – The Most Important Thing I Do](#)

Amy was able to find a plan that fit her needs & her budget. Read her #GetCovered story: <http://go.usa.gov/KqUY> pic.twitter.com/pzXXwy5juH
6. [Korby – Music and Health Insurance Go Hand in Hand](#)

Peace of mind for Korby means "it's going to be okay if something happens along the way." <http://go.usa.gov/ZwBB> pic.twitter.com/VQJNDmLvWU
7. [LaNika Wise – Thank Goodness for Pushy Dads](#)

"Signing up has been a breath of fresh air." – LaNika from Flint, MI on what it means to #GetCovered: <http://go.usa.gov/KCW4>
8. [Ali Kumaz – My Family's American Dream and Health Coverage](#)

Having health insurance enables Ali to do the things that he loves: <http://go.usa.gov/Kg4C>
#GetCoveredNow pic.twitter.com/ukC5PjBh6M

9. [Rachel Brown – Taking Care of My Health Is No Act](#)
Rachel says her coverage is “out of this world affordable.” Read her #GetCoveredNow story: <http://go.usa.gov/KD3J> pic.twitter.com/IH4UGZchHn
10. [Mark Sullivan – The Entrepreneurial Tax Credit](#)
Small bill, big dreams. Mark got covered for \$78/month. Join him and 6 million others and #GetCoveredNow. <http://bit.ly/1ge3Twg>

Upcoming Trainings

(Reminder) Upcoming Webinars from the Small Business Administration (SBA)

Health care continues to be an important issue for small business owners. The Small Business Administration 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 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 presentations.

- Thursday, April 10 at 2:00 PM ET: [Click to Register](#)
- Thursday, April 17 at 2:00 PM ET: [Click to Register](#)
- Thursday, April 24 at 2:00 PM ET: [Click to Register](#)
- Thursday, May 1 at 2:00 PM ET: [Click to Register](#)
- Thursday, May 8 at 2:00 PM ET: [Click to Register](#)
- Thursday, May 15 at 2:00 PM ET: [Click to Register](#)
- Thursday, May 22 at 2:00 PM ET: [Click to Register](#)
- Thursday, May 29 at 2:00 PM ET: [Click to Register](#)

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

HHS blog posts about the Affordable Care Act and [HealthCare.gov](#)

Blog post from Tuesday, April 1

Title: 7.1 Million Americans Have Enrolled in Private Health Coverage Under the Affordable Care Act

Link: <http://www.hhs.gov/healthcare/facts/blog/2014/04/more-7-million-americans-are-signed-private-health-coverage.html>

Blog post from Friday, March 28

Title: From \$15,000 Chemo Treatments to \$60: My #GetCovered Story

Link: <http://www.hhs.gov/healthcare/facts/blog/2014/03/kendalls-enrollment-story.html>

White House updates about the Affordable Care Act and HealthCare.gov:

Blog post from Tuesday, April 1

Title: President Obama: "7.1 Million Americans"

Link: <http://www.hhs.gov/healthcare/facts/blog/2014/04/more-7-million-americans-are-signed-private-health-coverage.html>

Blog post from Tuesday, April 1

Title: 7.1 Million Americans Have Enrolled in Private Health Coverage Under the Affordable Care Act

Link: <http://www.whitehouse.gov/blog/2014/04/01/more-7-million-americans-are-signed-private-health-coverage>

Blog post from Monday, March 31

Title: #GeeksGetCovered: Real Estate Entrepreneur Encourages Geeks to Enroll

Link: <http://www.whitehouse.gov/blog/2014/03/31/geeksgetcovered-real-estate-entrepreneur-encourages-geeks-enroll>

Blog post from Monday, March 31

Title: #GeeksGetCovered: Education Entrepreneur Shares His Story

Link: <http://www.whitehouse.gov/blog/2014/03/31/geeksgetcovered-education-entrepreneur-shares-his-story>

Blog post from Sunday, March 30

Title: The #ACASurge Continues: Here's Where I Was Today

Link: <http://www.whitehouse.gov/blog/2014/03/30/acasurge-continues-heres-where-i-was-today>

Blog post from Saturday, March 29

Title: Photos: This is What an #ACASurge Looks Like

Link: <http://www.whitehouse.gov/blog/2014/03/29/photos-what-acasurge-looks>

Blog post from Friday, March 28

Title: "I'm a Republican, and You Should Get Covered"

Link: <http://www.whitehouse.gov/blog/2014/03/28/im-republican-and-you-should-get-covered>

Again, tremendous thanks to all of you and your colleagues for your committed support!

-CMS Office of Communications, Partner Relations Group