

Centers for Medicare & Medicaid Services  
Health Insurance Marketplace Open Enrollment Period Stakeholder Webinar  
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**Stefanie Costello:** Good afternoon, and welcome to the Health Insurance Marketplace Open Enrollment Period Stakeholder Webinar. I'm Stefanie Costello, Director of the Partner Relations Group within the CMS Office of Communications. Thank you all for joining us this afternoon. Today, I'm joined by several speakers, Andrea Palm, Director, or excuse me, Deputy Secretary for the Department of Health and Human Services (HHS), who will share remarks on the importance of getting uninsured people enrolled in coverage. Ellen Montz, Deputy Administrator and Director, Center for Consumer Information and Insurance Oversight (CCIIO) at CMS, who will provide an update on [HealthCare.gov](https://www.healthcare.gov) operations; Mina Schultz, Health Policy and Advocacy Manager at Young Invincibles, who will provide information about outreach to young adults and National Youth Enrollment Day. And lastly, I'll showcase our partner resources available for use. I'll also moderate a Q&A session and will hand it over to Tasha Bradley for closing remarks.

Before we begin, we have just a few housekeeping items. The session is being recorded. The recording and transcript will be posted to [cms.gov](https://www.cms.gov) following this event. Also, while members of the press are welcome to attend the call, please note that all press and media questions should be submitted using our media inquiries form available at [cms.gov/newsroom/media-inquiries](https://www.cms.gov/newsroom/media-inquiries). All participants today will be muted. Closed captioning is available via the link shared in the chat by our Zoom moderator. And again, we will have time for Q&A towards the end of the webinar. Please submit questions using the Q&A function at the bottom of your screen, and we will do our best to get to as many questions as possible. And with that, I will turn it over to Deputy Secretary Andrea Palm. Andrea?

**Andrea Palm:** Good afternoon, everybody. Thanks so much, Stefanie. It's a pleasure to be with you all today. I am Andrea Palm, and I have the privilege of serving as the Deputy Secretary here at HHS. First, I really want to extend my gratitude to all of you for your support and collaboration during this 2024 Marketplace Open Enrollment Period. Together, we really have achieved remarkable milestones, elevating access to quality coverage to countless individuals and families. I am sure that you have all seen the press this morning, but Marketplace enrollment continues to surpass previous years, with over 20 million consumers having selected a plan so far during this Open Enrollment Period. That's over eight million more than when President Biden took office, and we are so excited and so gratified and so grateful for your partnership in this achievement. And we, along with all of you, are just going to keep pushing.

I would note another milestone just because, as someone who's been here for a long time working alongside you for a long time, this 745,000-day enrollment day that we had on December 15 is also an unbelievable milestone, the largest single day in history and a real thing that we ought to celebrate together. So, I really again want to express my gratitude to all of you

for the ways in which you helped hit that number as well as the larger 20 million number. It really is the collective efforts of you all as Champions for Coverage organizations, navigators, certified application assisters, agents and brokers, partners, and other stakeholders that we have really been able to get where we are. Your outreach to consumers as somebody who spent time in Wisconsin and saw on the ground what it meant to have you all there in partnership during Open Enrollment is a really important piece of this puzzle and really critical to Americans getting access to the care that they need. So our focus continues to be enrolling as many people as possible during these final days of Open Enrollment, and we are encouraging people, even those who currently have coverage, to go back into [HealthCare.gov](https://www.healthcare.gov) and look to see if there's something that might meet their needs better and maybe even be cheaper for them. As you all know, and as we all talk about all the time, four out of five consumers can find a plan for \$10 or less a month. And that's a really important thing for us to keep in mind as we're serving consumers and thinking about the affordability of plans for them. We recognize also, I want to say out loud that January 15 is a holiday federal holiday, and so we will extend, we have extended the enrollment deadline to January 16 to make sure that we're giving everyone that extra day to review their options to get their final plan selections made and make sure that they are choosing a plan that best suits their needs.

So, January 16 is the date to remember, and for those who are enrolling now, like previous Open Enrollments, their coverage will start on February 1. This is really a collective call to action for all of us to maintain this momentum, to hit another record-breaking day, more record-breaking total numbers, and keep pushing to make sure that as many people as possible have the coverage that they need here in these final days of the Open Enrollment Period. Your continued support, dedication, partnership, the work that you are doing on the ground is really invaluable to this effort, and I just really sincerely want to thank all of you for all that you've done during this Open Enrollment period and in all the years previously that we have been able to partner together to bring us to this place that we are today. Helping us to continue to spread the word over these coming days and really doubling down is going to be a really important part of getting us across the finish line here on January 16. So again, my sincere appreciation to all of you for your work and your partnership. These are important milestones. This is going to be a really pivotal ACA (Affordable Care Act) Open Enrollment Period. And with that, I want to turn it over to Dr. Ellen Montz, who is, as you heard at the top, the Deputy Administrator and Director of CCIIO. So, with that, over to you, my friend.

**Dr. Ellen Montz:** Thank you, Deputy Secretary Palm. I will echo many of your words because they bear repeating and then give a few calls to action as I always want to do, as we have so many incredible folks on this call joining this call who, like Andrea and myself, many of you have been there since the beginning of this over 14 years ago. And then coverage for ACA plans really starting just almost exactly 10 years ago. And so, I will start just as a Deputy Secretary did in saying thank you all so much. I joined this webinar at the beginning of this Open Enrollment, and I said with a glint in my eye that I anticipated that this Open Enrollment would again be record-breaking, and we keep using the term record-breaking, but each year, over the past three years that record-breaking has meant an even bigger delta there between the previous year and this year. And I'm just could not be, as you can hear in all of our voices as we tout these numbers today, just the excitement and I think we know, you all know we're so excited to have that over 20 million people number that have selected a plan since November 1. And as I always say, we

count the number of people, but it is never a second goes by, never a day goes by that our team, that you all don't understand that these numbers that we count are actually people with lives and needs and lives and livelihoods that can be both helped and changed by this incredible coverage that comes from our ACA Marketplace plans. Just a couple of details about a little bit of a breakdown of that 20 million that includes 15.5 million plan selections in the 32 states using the [HealthCare.gov](https://www.healthcare.gov) platform and 4.8 million plan selections in the 18 states and District of Columbia that have state-based marketplaces that are using their own eligibility and enrollment platforms. Just what an incredible achievement. I could not be prouder of the work that our team does here at CCIIO to make here at CMS writ large really to make the marketplaces run, our colleagues across the nation and the state-based marketplaces to make and operate year in, year out, just quality marketplaces. And, of course, you all on the phone here today that do such an incredible job of ensuring that when we build it, people come. And so, thank you all so much. I want to do two things today. One I think I've covered, which is just another, just to say thank you. Let's reflect on why we are here. We know that the combination of record affordability, which, thanks to Inflation Reduction Act, extended those additional tax credits for a tax credit that really have made just a world of difference for folks coming to sign up for coverage.

So, we have record affordability. I would say we have record quality in the plans that are offered across the marketplaces. Obviously, a credit to our outreach and our marketing that we do at [HealthCare.gov](https://www.healthcare.gov) and across the state-based marketplaces. I give a lot of credit to the time that we have spent improving coverage transitions over the past couple of years, specifically focusing on our Medicaid to Marketplace coverage transitions as a reason why we are seeing such incredible numbers this year. But again, that's the stuff we have done, and we know that that is only part of the story, a critical but not complete story here, and that you all are stakeholders on the ground that work directly with consumers in your communities. You all have a huge part of the success here to be, hopefully you are proud of, I know I'm proud of and thankful for. And what I said when I was first asked about how do you think the improved affordability has made a difference in the Marketplace? And I said, well, I know two things. One, if you make something that people value more affordable, more people are going to sign up. But two, you got to tell people about it. And we've done both of those things, and we've done those incredibly well.

We have areas to improve. Our team will not rest. I know you will not rest until we have ensured that everybody who is eligible for these quality, affordable health insurance plans are signed up and benefiting from them. We have a way to go. We are not done, but we should take that moment and be proud of ourselves. The second here is my call to action for us, and that is our job is not done. We can celebrate, we can be proud of what we have done together, but also not stop our movement forward. So, I will say three things and our call to action one, as Deputy Secretary Palm mentioned, Open Enrollment is not done. We are this year at the Martin Luther King Jr. holiday. Folks have until January 16 to sign up for coverage at [HealthCare.gov](https://www.healthcare.gov), and some of our state-based marketplaces have deadlines even later in January. Go to [HealthCare.gov](https://www.healthcare.gov) to figure out what those are. If you are operating in a state-based marketplace place, we know that there are individuals that between now and the 16th, we know there are a lot of individuals who are going to come in and sign up. And so, all help is appreciated with helping ensure that those folks do get into coverage. The second call to action here is it is very important for people to sign up. That is the first step to accessing health care services, but the second step is actually receiving care. And so, I know you all do a lot of work, and I would compliment you in

this and employ you to do more of helping people make sure that they understand how to use their coverage, how to find a provider, what it will cost, remind folks that there is no cost sharing for preventive services. Many of the plans, if not most of the plans, on the Marketplace, have a lot of first-dollar coverage or pre-deductible coverage for mental, behavioral health visits, primary care visits, and these sorts of things. And so, I really hope we all are encouraging folks to use their coverage to make themselves, to make sure that they're living their fullest lives. And the third, of course, is that we continue across the nation to have Medicaid agencies across the nation redetermine eligibility in their Medicaid program for the folks who have been enrolled during the pandemic time. So, I would just offer and remind folks that the Marketplace is open and continues to be open for individuals losing eligibility for Medicaid and CHIP coverage. Just because Open Enrollment is ending, the individuals losing coverage from Medicaid and CHIP do not need to, are not precluded from, signing up. They can come to [HealthCare.gov](https://www.healthcare.gov) at any point and sign up for, sign up for really quality valuable Marketplace coverage before the end of July. We have an Open Enrollment Period for these individuals. So please continue to help with those folks. Transitioning to new coverage, I will end by just saying I am very excited to see where our final Open Enrollment numbers are in just a couple of weeks and really delight in and reflect upon all the stories that we hear about the lives that our work is impacting and just importance of coverage and what it means to people's lives. And so, thank you all. I always end to end as I close, as I open, which is with another thank you. I'll now pass the mic to Mina Schultz, Health Policy and Advocacy Manager at Young Invincibles. Over to you, Mina.

**Mina Schultz:** Thanks Dr. Montz, and thanks so much to CMS for inviting Young Invincibles (YI) to participate today. Before I launch into my presentation, I want to echo what the Deputy Secretary said, and Dr. Montz said, 20 million people enrolled is a huge accomplishment. I started out in the outreach and enrollment community as a Certified Application Counselor during Open Enrollment 2, and I myself was on the Marketplace because as a Certified Application Counselor, I was a contracted worker. So as a cancer survivor, my Marketplace coverage really got me through and kept me afloat in those years when I was helping other people enroll in Marketplace coverage too. So, all of those 20 million people are individual lives who now have access to health coverage, and many of them because you helped them get there. So, congratulations to everyone on this call who's worked so hard. It's really inspiring to see how far we've come over the last decade.

So yeah. So, I'm Mina Schultz. I'm the Health Policy and Advocacy Manager at Young Invincibles, and welcome to Young Adult Week of Action. So young adults are actually the age bracket with the highest uninsured rate, which is why we really need all hands on deck this week to get the word out to them that Open Enrollment is happening now, and they should check out their options. Before I start, I think there's probably some familiar faces on this call, but just a quick introduction to Young Invincibles in case you're not familiar with us. Our mission at Young Invincibles is to lift up the voices of young adults, ages 18 to 34 in the political process and expand economic opportunity for this generation. And we do that, particularly in the areas of health care, higher education, and workforce development. So, as you might gather from our name, we got our start advocating for health reform around the time that the Affordable Care Act was coming to be and making sure that legislators knew that young people do in fact value health care. They just experienced barriers accessing quality and affordable coverage. So, in the time since the passage of the ACA, YI has continued to support policies that build on the ACA and to

provide resources to the outreach and enrollment community. So those of you on the ground doing the work to help people get covered, you're all super invaluable to young adults who may just be learning about health insurance for the first time. Next slide, please.

So, at YI, there are several ways we go about engaging young people when we're talking about health coverage outreach and health insurance literacy education. Those are two avenues we take at YI. So first, we meet them where they are, unlike everyone else, especially during the pandemic, young people moved even further online to connect with their peers. So Young Invincibles uses extensive social media campaigns to get accurate and trusted information to young people. Group channels like Instagram and TikTok, we still do Twitter/X, but young people you find are most often on Instagram and TikTok. During Open Enrollment, we use tools like Instagram Live and TikTok tutorials and even Twitter chats to provide young people with the information they need, not only to get covered, but to understand and use their coverage to access care. We also do on-the-ground outreach. We actually have navigators at Young Invincibles who work primarily in Virginia, and they do things like tabling and interactive events like trivia and Zumba classes. I'll have a couple pictures here in a sec, but our navigators in Virginia, they often work with local colleges and student programs, and they organize enrollment events that offer food and activities in addition to the enrollment services that are available on site. So young people can come and do an activity, they can do trivia, they can do Zumba, get some food, and ask questions about do they qualify for Medicaid? Is the Marketplace an option for them? Can they stay on their parents' plan even if that's an option for them? Even if students don't end up enrolling, they're still engaging with us and learning about the resources that are there for themselves and for their friends and family. So, some great places to meet young people are spaces where they spend the most time. So, places like college campuses, community-based organizations, and actually leisure events like sporting events and bars.

So, YI has been all over the place. We've done World Cup watch parties, we've done drag shows, we've tabled some really fun events where young people hang out and we've been able to make those connections and have those conversations. When working with colleges and schools, we find that partnering with student health centers and school nurses can be really successful because these are the trusted resources for health information in the education system. And in addition to health care providers, you can actually work with college faculty in departments that work with future social workers and health care providers. They're often interested in partnering with the assisters to give their students more perspective and education around health insurance literacy. And for all of these, it's important to know that young people themselves are the best messengers. Again, even if they don't immediately enroll with you, they're learning that you're a trusted resource and may come back later or they'll pass along your information to a friend or family member who needs help. And that peer-to-peer information sharing is integral to getting our messages out to the communities that we're targeting with our outreach efforts. If you look at YI social media, for example, you'll see a lot of young and diverse faces. I'm the Health Policy and Advocacy Manager, but our base doesn't want to hear from an old (person) like me. They want someone who looks and sounds like them. There's a lot of vocabulary that I just don't know anymore. I'm not in that age group anymore, I've aged out. So, they want to hear from someone who kind of shares their language, their interests, and their experiences. And then last but definitely not least, we need to ensure that we're incorporating cultural competency into our outreach. So, the best messengers are those that come from within the communities themselves

and know the language and the norms of those we are attempting to reach. And that is the same when you're talking about young adults. No one has to be an expert at working with every community, but making an effort to understand and empathize and respect goes a long way in building that trust, which is essential to effectively helping consumers with their health care. Next slide, please. And these are just a couple of examples of YI's outreach events in Texas and Virginia. Most of our health care outreach work combines conversations about health insurance literacy and opportunities to enroll, including our YI navigator Aisha here, who's doing health insurance literacy trivia at one of her enrollment events. She often includes some mental health care and some sexual and reproductive education trivia in her events. And that kind of gets the whole health care conversation going and it kind of creates a more comfortable space where young people feel that they can speak up and ask questions. Next slide, please.

And lastly, I want to share one way that you all can get involved in getting the word out to young people this Open Enrollment Period. This Friday, January 12, YI is hosting our annual National Youth Enrollment Day. This is an annual day of action focusing on ensuring young people have the tools they need to review their options and get covered. So, this year's theme is #ThePriceIsRight because with expanded subsidies still available, health coverage has never been more affordable. So, while staying home from school as a kid enjoying some chicken noodle soup and watching your favorite game show brings up feelings of nostalgia, getting sick isn't quite as nice when you're older with health coverage, it opens the door to care, and people can get back on their feet quicker. So, we have a whole toolkit available with clever sample posts that can either inspire you or you can just copy and paste, as well as fun game shows and graphics that are available in English and Spanish. So, if you want to get engaged with us on social media, we will see you online on Friday with the hashtag The Price Is Right. You'll never guess who's, well, I'm going to tell you who's participating in National Youth Enrollment Day this year. HHS Secretary Xavier Becerra is going to be speaking with young adult Dante Freeman on YI's Instagram page this Friday at 1:00 if you'd like to join us. It's going to be a great conversation. They're going to talk about why it's so important for young adults to get covered this Open Enrollment Period, and we hope that you guys will all show up and listen to what the secretary has to say. Next slide, please. Again, thank you so much for inviting Young Invincibles to take part today. Thank you all for all the critical work that you're doing in your communities day in day out. If you have any questions about our health care work, our National Youth Enrollment Day, don't hesitate to shoot me an email. I would love to hear from you and work with you. And with that, I think I'll hand it back over to Stefanie.

**Stefanie Costello:** Thank you so much, Mina, and I hope those on the call today can join you and the Secretary on Friday. Just want to take a moment to go over just a few things. I know we're right at time. So, we're not going to have time for question and answers today which I think is okay, because there's two quick questions that came in the chat, one is, will the slides be sent out, and we'll be posting them, sending out a link to today's webinar so you'll have those, and they are also up on the website. Other question, Young Invincibles, is it just Virginia? I think it's a national program. You can go to the Young Invincibles website in the chat, and we'll send out information afterward about the organization including resources and where they're located. I do want to take a moment to go over some of our tools and toolkits that we have, so the links you see right now will take you to the Marketplace toolkits. When you go there, you will find a number of toolkits and materials, postcards, flyers, and information on how to order products.

We have also our theme weeks, which you heard a little bit about today. We've had a very full Open Enrollment of theme weeks and we're going to be ending out this week with our Last Chance Week of Enrollment, and the Young Adult Week of Action this week and then next week, because it's just three short days, is our last day to enroll in coverage. So still the same theme of that Last Chance Week of Action. So, if y'all could go to that toolkit, we have social media posts that y'all can use. We have some talkers and other information that you can use. Thank you, Tasha, for putting the link to the toolkit in the chat for everybody to look at. So, we encourage you to share that information, and then I will go ahead and turn it over to Tasha so she can give some closing remarks. Tasha.

**Tasha Bradley:** Hi everyone, and thank you for joining us. We really appreciate all of your work during Open Enrollment to get people enrolled in coverage, I just want to share a couple of, or reiterate a couple of points that were made by Deputy Secretary Mina, as well as Dr. Montz. Consumers should enroll by January 16. They want coverage that starts February 1. Otherwise, they'll have to qualify for a Special Enrollment Period to get health coverage this year—also four out of five [HealthCare.gov](https://www.healthcare.gov) consumers can find health coverage for \$10 or less with financial help. And then also, as Stefanie said, please visit our partner tools and toolkits page to find resources to help you in your outreach over the next couple of days.

I really just want to say that we appreciate all of you guys' help this Open Enrollment period. I also just want to thank all the speakers that joined us today and shared valuable information that will help you in your outreach. We will post the recording and the transcript from today's webinar to our partner tools and toolkits page on [cms.gov](https://www.cms.gov) soon. Please also join us for our final webinar on Wednesday, January 31, at 3:00 p.m. Eastern Time, where we'll share some information about how consumers can use that new coverage they have and other materials you can use in your outreach during the Special Enrollment Period. To register for the final webinar, please use the link posted in the chat or in the email you received about this event. Thank you all for joining us. We hope to see you on January 31. We appreciate your efforts and really are excited about the fact that we've already enrolled over 20 million people and we couldn't have done any of that without each of you. So, thank you so much. We will see you guys January 31. Thank you, everyone. Goodbye.