

Centers for Medicare & Medicaid Services

National Stakeholder Call: Special Enrollment Period 2021 Outreach Webinar

March 30, 2021

Stefanie Costello: Good afternoon and welcome to our Stakeholder webinar on the [Healthcare.gov](https://www.healthcare.gov) Special Enrollment Period. I'm Stefanie Costello, Acting Director of the CMS Partner Relations Group in the CMS Office of Communications and I will be moderating the webinar today. Today I'm joined by several speakers. Laura Salerno, Deputy Director of the Strategic Marketing Group in CMS. Lisa Wilson, Senior Advisor from the CMS Center for Consumer Information and Insurance Oversight, CCIIO. And Jessica Stephens from Medicaid and CHIP Services. Before we begin I have a few housekeeping tips. For those who need closed captioning, the instructions and a link are located in the chat function of the webinar. Today's call will provide an overview and update to CMS's outreach strategies and tactics for the special enrollment period 2021 on [healthcare.gov](https://www.healthcare.gov). This call is off the record and is for informational and planning purposes only. While members of the press are welcome to attend the calls, we ask that they please refrain from asking questions. All press and media questions can be submitted using our media inquiries form which may be found at [CMS.gov/newsroom/media-inquiries](https://www.cms.gov/newsroom/media-inquiries). We welcome your questions during and after the presentation today. You can ask a question by typing it in the Q&A box at the bottom of your screen. We'll do our best to get to as many questions as possible today. With that I'll begin the presentation. As you know last week President Biden announced CMS is extending access to the special enrollment period until August 15th. Giving consumers additional time to take advantage of new savings through the American Rescue Plan. This action provides new and current enrollees an additional three months to enroll or reevaluate their coverage needs with increased tax credits available to reduce premiums. With these changes the [healthcare.gov](https://www.healthcare.gov) home page will be updated on April 1st with this new display to let consumers know the lower costs are here. This image is a mockup of what the home page will look like. Next slide. We want

everyone to know that starting on April 1st, 2021, consumers may be eligible to get more savings and lower costs on marketplace health insurance coverage. These potential savings are due to the American Rescue Plan. ARP Act of 2021. The ARP was signed into law on March 11 2021, expanded eligibility for financial assistance through the health insurance market place. And increases financial assistance amounts for plan years 2021 and 2022. On April 1st, consumers will see changes to remove the 400 percent, Federal Poverty Level, FPL cap for advance payments of the premium tax credit or APTC and update the applicable percentage tables on healthcare.gov and through enhanced direct enrollment EDE partners. Additional changes to how income is counted for households that receive unemployment compensation for 2021 are also expected this summer. As a result of the ARP. Slide three. These savings are available to consumers for plan years 2021 and 2022. So the SEP is now available through August 15th. But what should consumers do during this period? New consumers should submit an application to healthcare.gov and will have 30 days to enroll in a plan. Existing consumers should also submit an application update. They will then receive a new eligibility determination and they can then confirm their current plan or select a new one. Coverage will begin the first of the month after the date of enrollment. After August 15th, when the SEP opportunity closes, current enrollees can continue to update their application and confirm the new savings on their current plans. New consumers can apply and enroll in 2021 coverage if they experience a life event that provides an SEP. The new savings will also be available for 2022 starting with open enrollment. Next slide. In addition to the press releases and fact sheets we previously released, CMS will also issue a press release on April 1st and we'll have announcements on our Twitter handle at [cmsgov](https://twitter.com/cmsgov) We'll also have social media for consumers on our consumer Twitter handle at [Healthcare.gov](https://twitter.com/Healthcare.gov) and also on our Facebook, [Healthcare.gov](https://www.facebook.com/Healthcare.gov) as well. I'm going to turn it over to our next presenter Laura. Laura.

Laura Salerno: Good afternoon, everyone. I'm happy to share some outreach updates with everyone. Next slide please. So we know that it's important to continue to build awareness around the SEP. We also know we need to inform people about the new lower costs that are available. So moving forward our outreach

goals are as follows. We need to increase awareness among the uninsured concerning affordability and availability of increased assistance to pay for premiums. We need to increase awareness that lower costs are now available even for those who applied earlier and more people will see cost savings. We want to continue to guide those who show interest through the enrollment and plan selection process to find coverage that meets their needs. And we want to continue to increase awareness among demographic groups with traditionally lower access to healthcare. Next slide please. So our target audience continues to be people without health insurance. Freelancers or gig workers, many who have seen their work reduced and those that have lost coverage in 2020 or 2021. We'll continue to target those under the 400% federal poverty level. More APTC tax credits are now available for lower premiums for this group. We'll expand our target audience to those over 400% of FPL. These are consumers who may be newly eligible for financial assistance. We'll continue to have a special focus on demographic groups with traditionally lower access to healthcare. And finally, we'll talk to existing consumers who can come back and save money now. Next slide. So our key messages have shifted a little. We are, we're building on what we currently have in place and we continue to focus what has tested well in the past, particularly on affordability and financial assistance. The new messages launching on April 1st, are updated based on the new cost savings opportunities. So for new consumers, our messages are as follows. Due to the new COVID relief law, more people than ever can get financial assistance, which will lower premiums. Four out of five customers can get a plan for \$10 a month or less with financial assistance. These are quality plans that include doctor visits, preventative services and prescription drugs. You can have coverage as soon as May 1st if you sign up now at healthcare.gov. So this message will be versioned each month. And then again at the final deadline in August. So it's really encouraging people that need coverage right now to sign up because they can have coverage as soon as the first of the following month. For existing consumers come back to healthcare.gov now and update your 2021 application to see what savings you qualify for now. Keep your current plan or select a new one. On average, monthly premiums for coverage through healthcare.gov will be lower by \$50 per person. Next slide please. So the paid media strategy will continue now through August 15th. And again,

our focus is on broad awareness. We also know we need to educate and help through the enrollment process. Television continues to be the vehicle that builds broad reach and also builds awareness of the program and the new cost savings. We are continuing to run on national network television and cable. It airs in every media market in the country. We'll also be buying networks and programming that broadly reaches the African-American audience. The Spanish (inaudible) will continue on TV networks in key markets as before. Miami, Dallas, Houston, (inaudible), Chicago and Phoenix. And we are continuing to use streaming services like Hulu and Roku because we know viewing preferences continue to shift to these channels. For digital, the digital campaign will continue to run in the 36 states that use the [healthcare.gov](https://www.healthcare.gov) platform. Really focuses on awareness, education and help through enrollment. Tactics continue to be video, social, display and search. Earned media. So we'll be conducting earned media throughout the SEP. We have garnered a healthy amount of coverage with the first round. We will continue to do RMTs and SMTs in if the 36 states that use [healthcare.gov](https://www.healthcare.gov). The next media tours are slated for next week. And then direct response e-mail and SMS marketing. We'll continue to e-mail people that are active in the enrollment process. These are people that are filling out their applications. We'll mail these folks two times a week to help them through the process. The frequency will increase at the end of each month to encourage people to apply and get coverage they need for the first of the following month. We'll also e-mail our prior experience segment once per week. This is our large segment of people that have some history of interaction with [healthcare.gov](https://www.healthcare.gov) but don't have current coverage. We will also begin to mail current [healthcare.gov](https://www.healthcare.gov) customers to educate them about the opportunity to come back and save money. We'll e-mail current consumers once per week and increase frequency at the end of the month. We will also continue to send reminders and urgency messaging via SMS and text messaging. And of course at the final deadline in August we will mail all of our segments multiple times a week and in some cases multiple times per day. And finally, stake holder engagement. Of course we'll continue engaging with our numerous stakeholders and then you'll see resources again at the end of this slide deck. So at this point I'd like to turn it over to Lisa Wilson.

Lisa Wilson: Great. Thank you. Next slide please. So, you know, the next question is well how do folks take advantage of all these great new options that they've now heard about through these wonderful outreach strategies and tactics. Obviously the answer is they should enroll. Folks should visit healthcare.gov or cuidadodesalud.gov for help in the federally facilitated exchange dates. States who run their own exchanges can get linked to through healthcare.gov and Cuidadodesalud.gov. We can definitely get folks over to the right even if they do come to us. So visit healthcare.gov. They can look up their local help at localhelp.healthcare.gov. That can give them an option to look up both assisters, agents and brokers on the ground. We also have a way to get in touch directly with an agent and broker called help on demand. In that area of the website. Or, of course, folks can always call the marketplace call center. The call is free. There is assistance available in 150 languages. Last but not least, one more I wanted to mention is many issuers allow for what we call direct enrollment through their own website. And then we have some partners which we call our enhanced direct enrollment partners who are running enrollments on their websites. So folks may be able to enroll through those options also. So a lot of great ways folks can enroll. If you need additional help. Let's go to the next slide. We have a wonderful array of folks that are ready to help. We have consumers can work with over 51,000 licensed agents and brokers and over 8000 assisters who are registered with the Marketplace, trained and ready to assist consumers with their application to coverage. You can go to the local help pages to get information on how to search for agents and brokers, get registered to be contacted by a marketplace agent or broker. Or also to find assisters in your area. And just as a matter of distinction, you know, agents and brokers are services that are generally free for consumers. They must have agreements and are generally paid by insurance companies and as I mentioned they're all trained and registered with the marketplace. Assisters also provide free support for consumers and are not paid by insurance companies. They help with enrollment in the marketplace plans but also have expertise in providing support to consumers found eligible for financial assistance, Medicaid and CHIP. There's a big ground game ready to help folks with their enrollments. With that I actually am going to turn it over to Jessica who is going to talk about the Medicaid enrollments.

Jessica Stephens: Thank you, Lisa. Next slide please. As Lisa said, Medicaid and CHIP as well. We're talking a lot about coverage in a qualified health plan. But this special enrollment period may also have implications for Medicaid and CHIP agencies. As always individuals who are potentially eligible for Medicaid and CHIP can submit their application at the market place and if they are found to be potentially eligible for Medicaid and CHIP, their accounts will be transferred for a final eligibility decision. What this means during the special enrollment period is likely an increase application and account transfer volume for state agencies which right now many states are accustomed to. It may also mean increased call center volumes and consumer inquiries directly to state agencies. Before the SEP started, CMS began engaging with states to really encourage timely and effective enrollment for new Medicaid and CHIP enrollees. Especially during this COVID health emergency period where states are dealing with a number of different challenges, including increased potential application volume on the stateside. So what we have been doing is to reaffirm the necessity and obligation on the state side to process applications in a timely manner. We've been providing support to states that may have challenges doing so, including disseminating best practices to ensure timely application processing and doing our own internal monitoring of data to help identify where there might be increases in application volume, less timely processing of applications for individuals who might be potentially eligible for Medicaid or CHIP. Or those who might end up in the state and need to come back to the exchange. And also to provide technical assistance to states on all of these issues as needed. With that I'll turn it back to Stefanie.

Stefanie Costello: Great. Thank you Jessica. Next slide. So how can you help? We have hopefully y'all have already been to marketplace.cms.gov. We have updated information. If you're looking for our tool kit with resources that you can share, you go right here to where the red arrow is on the spotlight that says find healthcare coverage now enroll through August 15th. So when you click on that we have a number of materials posted for you. We have posted, for example, this slide deck is now posted here. So all of the slides

are there as our updated communication and outreach plan. We also have links to other general information like SEP planned maintenance schedule and the SEP technical stakeholder guidance. We have fact sheets in English and Spanish. We have a social media tool kit, images, a television ad, Five things videos. We have a number of different fillable fliers that y'all can use with a number of different graphics. They come in a number of languages including English, Spanish, Arabic, Bengali, Burmese, Chinese, French, Hindi, Korean, Russian and Vietnamese. We'll be updating some more resources including updates to our tool kit on April 1st so you'll be able to access some of the social media tool kit messaging that has the messaging that we went over today. And also some additional resources there. So please feel free to check today but also go back on April 1st and April 2nd to see all the new updated information we'll post. And then we'll be adding anything new there between now and the end of the special enrollment period. So please check back frequently. Next slide. So this is our social media toolkit. Right here so we will have the new images. Here's one of them updated with the changes from the ARP. So you can see the piggy bank that says 4 out of 5 can find a plan for \$10 or less. Some of the messaging we want to get out there will now be on the social media messages. Y'all can do a few things. You can retweet and share SEP posts that [CMS.gov](https://www.cms.gov) and [healthcare.gov](https://www.healthcare.gov) are putting out there. Or you can use social media from the [healthcare.gov](https://www.healthcare.gov) social media toolkit found on [marketplace.cms.gov](https://www.marketplace.cms.gov). So these are the messages and images and graphics. If you are tweeting we do ask that you use marketplace SEP hashtag. So #marketplaceSEP. Next slide. So for more information we have the tool kit here and we'll have a number of news releases and fact sheets. We have those posted already including the ones around the ARP and also that talk about updating the special enrollment period to go through August 15th. So you can check those out on our newsroom and then as we mentioned earlier today we'll have updated press release on April 1st. So with that we will go ahead and open it up to questions. We will read the questions from the Q&A box. If you have any questions please type them in the Q&A box and we will do our best to get to those. We do have some Medicaid questions for you, Jessica. The first one is Oklahoma expands Medicaid to adults under 138% of FPL on July 1st, which does overlap with the SEP.

About 45,000 Oklahomans on the market place will need to move to Medicaid. Who should we work with to get suggestions about helping these individuals?

Jessica Stephens: Maybe a bit of a combination of the two. Maybe I can clarify that. I work very closely with the expand to ensure that individuals who are enrolled in the market place are given notice of the state's expansion. And are given information about how they can receive a redetermination of eligibility to see if they might be eligible under the new expansion after that goes into effect on July 1st. So I think we're still in communication with the state on that, but there will ultimately be notices and other information released. In the meantime, I mean you're welcome to reach out to me if you have any specific questions. I can connect you to the right people.

Stefanie Costello: Thank you. Lisa, did you have anything to add to that? Okay. Our next question is for Laura. Can you talk a little more about when we'll be sending e-mails to current consumers telling them to come back to the marketplace to look at their plans? And then any messaging around that for consumers currently enrolled.

Laura Salerno: Sure. So we are going to start e-mailing current consumers April 2nd. Actually April 1st or April 2nd. I would have to clarify that. It is this week. We're going to e-mail them once a week. The frequency will increase to twice a week at the end of the month. Again, encouraging people to apply now for coverage starting the first of the month. Then again we'll increase frequency at the August 15th deadline. But I think the main messages are, you know, resubmit your application to see how much more financial assistance you now qualify for to reduce your premiums. You can also switch plans during the SEP and then you may be able to find a new plan at a higher medal level that has lower out of pocket expenses and lower deductibles. That's the plan for current consumers.

Stefanie Costello: Thank you, Laura. The next question is for CCIIO. What is being done to work with carriers to notify existing members of the changes that might take effect on April 1st?

Lisa Wilson: This is Lisa. You know, there's no official requirements as far as noticing requirements. I know we have a lot of issuers on the line today with us who are excited about the new opportunities and have robust outreach plans in the works.

Stefanie Costello: Thank you Lisa. Will we have updated guidance for consumers who incurred premium repayments with their 2020 tax filing?

Carlye: This is Carlye. Right now the guidance we have is from the IRS and they're currently advising consumers not to file an amended return now for 2020 and to wait for updated guidance. We've mostly just been directing folks to a link on IRS website about their response to the American Rescue Plan.

Stefanie Costello: Thank you. If a consumer changes plans during this special enrollment period, will their deductibles in coinsurance change?

Lisa Wilson: Sure. I can start off. Feel free to jump in here. You know, the best thing to do is to if you are concerned about deductibles and other accumulators to call your issuer. We know that in some instances they are allowing some of the accumulators to carry over to another plan within the same brand name from the issuers. So we encourage folks to be in touch with their issuer. I would note for a lot of folks they also should think about go through the decision making steps because these subsidies are very generous and may in sometimes change the calculus on what they want to purchase. Anything else there?

Emily: Nope. I completely agree.

Stefanie Costello: Thank you. All right. Another question. Do you know if you will be rebalancing automatically for current enrollees if the person keeps the same plan but get as bigger subsidy. Will they receive a credit for the rest of the year?

Carlye: I think that's asking will we give them the January and February payments and that's not something we're going to be doing. Consumers will get that at the time of tax filing through their premium tax credit.

Stefanie Costello: Great. Thank you. Time for one more question on here. Have there been any changes for DACA recipients to be eligible for coverage with any of these updates?

Lisa Wilson: Unless our ENE colleagues know that answer off the top of their head I would have to take that back.

Stefanie Costello: Great. All right. Thank y'all so much for joining today's call and thank you for all of the questions. We definitely encourage you to check these slides out online and then to stay tuned on April 1st for all of the great resources and messaging that we'll have. So we appreciate all that you do and we thank you for taking the time to join today's call and we hope you have a great rest of the day.

Lisa Wilson: Thanks so much, y'all.