Thank you for attending today’s training. By doing so you are strengthening the ability of your community-based and patient-directed health center to deliver comprehensive, culturally competent, high-quality primary health care services.

Presented by:
Erin Hemlin, National Director of Training and Consumer Education, Young Invincibles

Live Broadcast Date/Time:
Monday, September 24, 2018
10:00–11:00AM Mountain Time / 11:00AM–12:00PM Central Time

Event Overview:
This webinar will discuss challenges and opportunities heading into the 6th Affordable Care Act (ACA) Open Enrollment period (OE6). This will include updated consumer messaging in the current health care landscape, new alternative options to ACA coverage, such as short-term health plans and how to communicate differences between these plans and ACA coverage, and updated enrollment data based on uninsured rates in Region VIII (CO, MT, ND, SD, UT, WY).

Learning Objectives:
Through this session, participants should be able to:
1. Develop a key understanding of the marketplace in OE6.
2. Increase proficiency in consumer-tested messaging and combating consumer confusion over health insurance options.
3. Identify opportunities to maximize outreach and enrollment during OE6.

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CHAMPS ARCHIVES
This event will be archived online. This online version will be posted within two weeks of the live event and will be available for at least one year from the live presentation date. For information about all CHAMPS archives, please visit http://champsonline.org/events-trainings/distance-learning/online-archived-champs-distance-learning-events.

DESCRIPTION OF CHAMPS
Community Health Association of Mountain/Plains States (CHAMPS) is a non-profit organization dedicated to supporting all Region VIII (CO, MT, ND, SD, UT, and WY) federally-funded Community, Migrant, and Homeless Health Centers so they can better serve their patients and communities. Currently, CHAMPS programs and services focus on education and training, collaboration and networking, workforce development, and the collection and dissemination of regional data. For more information about CHAMPS, and the benefits of CHAMPS Organizational Membership, please visit www.CHAMPSonline.org.

SPEAKER BIOGRAPHY
Erin Hemlin is the National Director of Training and Consumer Education at Young Invincibles. In this role, Erin leads all training and consumer education campaigns, most notably, YI’s Healthy Young America & Healthy Adulting campaigns. These multi-year national campaigns have reached over 25,000 young adults and partners directly and trained dozens more on outreach best practices when engaging young adults in health care. Through this work, Erin has facilitated over 200 trainings across the country, to ACA coalitions, HHS regional staff, local assisters and health care advocates. Additionally, she has worked closely with the external relations staff at HHS and the White House, and lead the implementation of the White House Initiative, National Youth Enrollment Day, designing and executing two conferences at the White House, as well as the overall campaign strategy. Five annual National Youth Enrollment Day days of action resulted in over 250 events involving hundreds of partners, taking place from Washington DC to Alaska.

Prior to joining Young Invincibles, Erin interned for the Congressional Research Service where she contributed to CRS reports in government operations and other areas of congressional administration. She later worked as a legislative research fellow for The Sheridan Group, where she focused on federal education policy, technology-based economic development, poverty, and other domestic social issues. Erin has a B.A. in Political Science from St. Edward’s University, and an M.A. in Political Science with a focus in American Politics and Government from George Mason University.
Preparing for Open Enrollment 6

Monday, September 24, 2018

Welcome to the Outreach & Enrollment Distance Learning Series

All lines are muted. Please use chat to ask questions.

Community Health Association of Mountain/Plains States (CHAMPS)

www.champsonline.org
Colorado Community Health Network (CCHN)

Presented by:

ERIN HEMLIN
National Director of Training and Consumer Education, Young Invincibles
Audience Question

How many total people are watching this event at your computer, including yourself?

YOUNG INVINCIBLES

Outreach and Enrollment Strategies in OE6
September 24, 2018
About Yi

- National nonprofit 501c3 organization
- Mission: To amplify the voices of young adults in the political process and expand economic opportunity for our generation.
- Core Issues: Access to healthcare, higher education, workforce and finances, civic engagement
- Washington DC, New York, Chicago, Denver, Houston, Austin, Los Angeles

Federal Landscape Heading into OE6
Brief Look Back:

**What’s changed over the last two years:**
- This time last year – last minute funding cuts to the Navigator program
- Shortened open enrollment period for most states (November 1 – December 15)
- Little to no funding for outreach/advertising
- Insurers hesitant to participate in the marketplace: “bare counties”
- Administration ends CSR payments: silver-loading

**What hasn’t changed over the last two years:**
- Marketplace is stable and will be open for business
- No changes to essential health benefits, ban on pre-existing condition discrimination, or access to preventive care without additional cost
- Premium tax credits and CSRs to lower out of pocket costs are still available to consumers

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Federal Funding Cuts to Outreach and Enrollment Support

- Outreach and Advertising for HealthCare.gov **reduced 90 percent** from $100 million in OE4, to $10 million in OE5
- Navigator funding **reduced 84 percent** from 2016 – 2018
- Navigator programs no longer required to be physically present in states, no longer required to have two Navigator programs per state
- 2016-2019 Navigator awardees: 88 organizations in 2017 **reduced to 39 organizations** in 2018
- Notably, three states – Montana, Iowa, New Hampshire – were not awarded any CMS funding for a Navigator program
What Will Prices look like this year? Silver Loading Continues:

**What is Silver-Loading?**
- Insurers and states increased the price of silver plans, which in turn raised the benchmark for premium tax credits.
- Consumers who are eligible for tax credits are insulated from premium increases.
- Some consumers could qualify for $0 premium bronze plans.
- Rates are still being finalized in most states.
- Some states are seeing a decrease in premiums.
- Colorado’s lowest cost bronze plan will see a decrease of 69% in premiums for 2019 plans.

**Key Consumer Message in OE5:**

*Are you self-employed or a small business owner who needs health insurance? MILLIONS OF AMERICANS CAN SIGN UP FOR COVERAGE FOR $0 PER MONTH.*

Sign up for a plan that fits your needs at Healthcare.gov today.
Confusion Remains

- Most have looked for insurance in the past but have a general disbelief that insurance will be affordable now, if it wasn't in the past
- Most haven't heard about costs going down in the marketplace
- Most are unaware of premium tax credit/CSRs
- Many want help finding a plan/assisters are a key element to enrollment completion
Additional Challenges

- Less media attention
- Volunteer Fatigue
- No tax penalty
- Alternative Coverage Options

What are we to do?
Plan, Collaborate, Share

Messaging & Outreach Best Practices
Progress to date: 20 million Americans Insured

Who remains uninsured?

Awareness gaps & confusion remain
It’s important to focus in on who among young adults remains without health coverage:
Uninsured rates among young adults 18-34 years old:

- American Indian/Alaskan Native: 29.3%
- Asian: 9.2%
- Black: 17.0%
- Latino: 26.8%
- White: 10.0%

- Female: 12.4%
- Male: 16.9%

Plans are so affordable, you can’t help but smile!
#GetCovered
Open enrollment is Nov 1 - Dec 15
Healthcare.gov
Reaching the Remaining Uninsured Young Adults: Key Messaging

Message Framing:
- Young adults are generally new to purchasing health insurance on their own
- Lower rates of health insurance literacy
- Increased confusion among young consumers

Messages Should:
- Be authentic
- Hyper-targeted to the audience you wish to reach
- Specific and applicable

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Top Tier Messages for Young Adults

Young Adult Messaging:
- Affordability: by far the most motivating factor
  - Uninsured young adults tend to have lower incomes, and therefore qualify for significant tax credits
  - 85% of marketplace enrollees qualify for tax credits
  - Specific examples resonate most
  - Avoid unwanted costs: health insurance provides financial security
- Valuable Coverage
  - Highlight key benefits like mental health care, maternity coverage, preventive care without additional cost
  - Protection against discrimination
  - Coverage that will be there for you when you need it
- Deadlines, Reminders, In-Person Help
  - Signing up is easy
  - Free, in-person expert help is available
  - You must enroll during the open enrollment period
A young person making $25,000 a year could qualify for a bronze-level plan for just $22 per month after tax credits.

Coverage might be more affordable than you think. More than 8 out of 10 people who enroll through HealthCare.Gov qualify for financial help.
All plans sold on HealthCare.Gov MUST cover key benefits – including services young people utilize most, such as mental health care, maternity care, and prescription drug services.

Did you know the health insurance marketplace is open for business? Find an affordable, comprehensive health plan at HealthCare.Gov today. Don’t delay! Open enrollment ends December 15th.
Reaching the Remaining Uninsured Young Adults: Outreach Best Practices

- Find them where they are
  - Community colleges
  - Trade & vocational schools
  - Social events
  - Festivals
  - Restaurant & retail industries
- Trusted Influencers
  - Parents
  - Peers
  - Faith Leaders
  - College Advisors & Student Life
  - Employers

Digital Outreach

- 80% of shoppers can find a plan for $75 or less per month.
  #GetCovered
  Open enrollment is Nov 1 - Dec 15
  Healthcare.gov

- Plans are so affordable, you can’t help but smile!
  #GetCovered
  Open enrollment is Nov 1 - Dec 15
  Healthcare.gov

- Free check up
- Free flu shot
- Free mental health screening

Make your appointment today! LEARN MORE
Cutting Through Confusion: ACA plans vs. alternative coverage

What’s New: Short-term, limited duration insurance

**Short-Term Health Plans**
- Originally designed as “stop-gap” option
- Recent federal rules expand the term limits from 3 months to up to 12 months
- Some states, like Colorado, are working to limit these plans through state laws & regulation
- Plans can be renewed twice for a total of 36 months
- Do not qualify as health insurance in accordance with the Public Health Act, and therefore do not need to comply with ACA rules

**How Are Short-Term Plans different than the ACA?**
- Can be medically underwritten based on health status
- Can include exclusions based on pre-existing conditions
- No guaranteed issue (can deny coverage)
- Can include annual or lifetime limits on covered benefits
- Do not have to cover the ACA’s 10 essential health benefits
What’s New: Expanded Association Health Plans

Association Health Plans (AHPs)
- Small businesses can band together to purchase health insurance for its members
- Recent federal rules loosen rules for AHPs, making it easier to for small businesses and self-employed individuals to join an AHP
- Do not qualify as health insurance in accordance with the Public Health Act, and therefore do not need to comply with ACA rules

How Are Association Health Plans different than the ACA?
- Unlike short-term plans, AHPs do have to comply with some ACA rules including:
  - Preventive care without a copay
  - Dependent coverage until the age of 26
  - No discrimination based on health status
- AHPs can charge higher premiums or include exclusions based on occupation
- Do not have to cover the ACA’s 10 essential health benefits

What do these new options mean for young people?
- According to eHealth, Sixty percent of individuals buying short-term plans in 2017 were between the ages of 18 and 34 compared with 27% of ACA marketplace enrollees

Beware of deceptive marketing:
- “Affordable plans designed for college students”
- Low premiums without clear indication of exclusions
- Higher commissions for brokers will incentivize sale of these plans

What young adult consumers need:
- After 8 years of the ACA, young people especially have come to expect health insurance to be available and comprehensive
- Clear, concise and direct resources identifying short-comings of alternative coverage
- Stick to key motivating messages: affordability (including cost of not having coverage), valuable coverage and ACA protections, deadlines and reminders
Enrollment Checklist:

Questions to ask an in-person assister, broker or agent:

- Will this plan require me to fill out a medical questionnaire?
- Could I be denied certain benefits or coverage because of my health status?
- Does this plan include annual or lifetime limits?
- Will my premium be based on any factors other than my age and where I live?

Key Takeaways:

- Limited resources dedicated for in-person help, outreach and advertising
- We must collaborate, plan, share materials and use universal messaging
- Despite challenges, the marketplace will be open, tax credits and comprehensive, affordable coverage without discrimination are available
- Stick to core messages: HealthCare.Gov, Financial Help, In-person assistance, comprehensive coverage

Thank You

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QUESTIONS?
Type any questions into the chat box at the bottom of the screen.

Thank you!
Please fill out the event evaluation here:
https://www.surveymonkey.com/r/OEDL2-SupportingOE

https://www.surveymonkey.com/r/OEDL2-SupportingOE
RELATED RESOURCES:

- CHAMPS Outreach & Enrollment Tips and Tools:

- CHAMPS Outreach & Enrollment Training Resources:
  http://champsonline.org/tools-products/cross-disciplinary-resources/outreach-enrollment-healthcare-reform/outreach-enrollment/outreach-enrollment-training-resources#training

- Covering Kids and Families Outreach & Enrollment Resource Guide:


- Young Invincibles Enrolling in Health Insurance:
  http://younginvincibles.org/enrolling-health-insurance/