

NC Get Covered Coalition Meeting – Open Enrollment Period 4 Debrief February 24, 2017, 10:00 – 11:30 a.m. Community Care of North Carolina's Training Room, 2300 Rexwoods Drive, Ste. 100, Raleigh

Meeting Notes

Update from Enroll America

Sorien Schmidt, Enroll America

- See attached PowerPoint slides
- During OE4, conducted proactive outreach e.g., enrollment events, calling consumers, and filling appointments.
- Mature relationships with a variety of groups, including the media
- Huge growth in different kinds of media, including social media
- Why the decline in NC enrollments? 1,500 fewer agents, fewer options on the Health Insurance Marketplace, and higher employment in our state
- Why the decline in US enrollments? Confused, negative environment, and more FFM states in 2017
- 18.2% uninsured in 2013 to 11.2% in 2016. Uninsured rate among NC children the lowest it's ever been at 6%.
- Most North Carolinians (~540k) signed up for health insurance coverage by 12/31.

Updates from In-Person Assister Organizations:

Community Health Centers

April Morgan, NC Community Health Center Association

- 5,000 enrollments through December; January was a slow month
- More consumers understood the importance of coming back and updating information
- Saw a lot of new consumers
- Challenge reaching Spanish-speaking individuals
- Automated enrollments caused confusion
- Some consumers never received invoice for binder payments
- Long hold times on Marketplace phone line
- Consumer information not being transferred to insurance carrier
- Next steps: Community events for educational purposes, promote Medicare and Medicaid, H2A enrollments, help consumers make updates, and some health center staff being trained as SHIIP counselors
- According to Kendra Hinton, Advance Community Health Center saw the most consumers ever this past open enrollment period – over 700 assists, and over 200 people enrolled in the Marketplace.

Agents and Brokers

Liz Gallops, NC Association of Health Underwriters

- Agent community felt reduction in enrollments differently because they work with people who don't qualify for tax credits and have to pay the higher premiums
- OE4 was the roughest enrollment year for agents
- Some consumers decided to go without insurance and pay the fine; Medical Ministries were very popular
- Successes Impressed with mapping process/ insurance carriers sent information to assisters/ made it easier, folks more familiar with healthcare.gov
- Automated calculation of tax credits It scared people when they received last year's tax credit information
- Next steps: Wait and see who's paying commissions Might be final straw for agents
- Happy to see that grandfathered plans will continue
- NCAHU members meeting with NC's new insurance commissioner, Mike Causey

Certified Application Counselor Organizations

Sherry Hay, UNC Department of Family Medicine

- See attached PowerPoint slides
- Sherry reiterated points made by other speakers, including the fact that consumers were more educated this enrollment period

Navigator Grantees

Mary Powell, Alcohol/Drug Council of NC

- Work with people with mental health issues/ parody laws haven't been consistent
- Trying to educate people once they have their insurance
- Challenges: Facebook Live unpleasant audience
- Started working with people getting out of jail

Cynthia Solesbee, Mountain Projects, Inc.

- Busy through 12/31 and then lull period/ a lot of confusion
- Had an ACA town hall meeting sponsored by local TV station
- 1,700 people enrolled
- Invited back to tax preparation training/ Gave them a cheat sheet (see attached)
- Focusing on health literacy classes in alternative living communities
- Focused on Special Enrollment Period and partner referrals

Ashleigh Grantham, Randolph Health

See attached PowerPoint slides

Jennifer Simmons, Legal Aid of NC/Navigator Consortium

- See attached PowerPoint slides
- Navigators are focusing on coverage of all sorts/health insurance access

- People want coverage they can get through Marketplace/ coverage has changed their lives
- Media makes a difference
- Successes: ACA more institutionalized/normalized
- Next steps: Tax services/ working with tax preparers

Insurance Carriers' OE4 Activities

BCBSNC – Alec Hoffman

- See attached PowerPoint slides
- A lot of new sales/mapped individuals/ended up with 110k new members
- Last year averaged 60k calls per week; down to 45k calls this year/ ID cards also went out on time
- Consumer's wait time when calling BCBSNC was 58 mins last year; down to 16 secs this year/ BCBSNC quadrupled their staff
- January was a slow month/ BCBSNC extended their payment period

Cigna – Leslie Gordon

- See attached PowerPoint slides
- 2017 Fantastic start/ 20,934 total members/ 75% effectuation rate
- Received 15k gifted members/ 5,800 active
- Over 30-day period, touched members several times through various outreach efforts