

Health Insurance Marketplace: Enrollment 4.0

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Session Topics

- Accomplishments of Open Enrollment 3.0 Region IV
- Ongoing Outreach
- Lessons Learned
- HHS Tools & Tactics
- Countdown to OE.4
- Sustaining the ACA



National Enrollment Highlights

- More than **12.7 million** people selected or re-enrolled in Marketplace (from Nov. 1, through Feb. 1, 2016)
- More than **9.6 million** people either selected or were automatically reenrolled in the 38 states that use the HealthCare.gov platform, compared to 8.8 million in 2015.
- **4 million new** people enrolled in coverage in HealthCare.gov states.
- Of the **12.7 million consumers** who got coverage through HealthCare.gov, about **42 percent** were new to the Marketplace in 2016.
- **More than 3.5 million** people ages 18 to 34 are signed up for coverage in HealthCare.gov states, and the percentage of new customers in that age range is higher than last year. The overall percentage of plan selections for those ages remains stable.

It's clear that Marketplace coverage is a product people want and need.



REGION IV ENROLLMENT

Over 3.8 Million

State	Enrollment	New Consumers	Financial Assistance
Alabama	195,055	54%	89%
Florida	1,742,819	55%	91%
Georgia	587,845	55%	86%
Kentucky	93,000	26%	69.3%
Mississippi	108,672	56%	90%
North Carolina	613,487	51%	89%
South Carolina	231,849	58%	89%
Tennessee	268,867	53%	85%

OE4 Focus Access, Affordability, Quality

- America is on a stronger footing because of the ACA and HHS focus remains:
- **Access:** 20 million covered and counting. Uninsured rate is below 8.3 percent for the first time on record. Nearly 9 in 10 have access to 3 or more health providers.
- **Affordability:** 85 percent are largely protected from price increases by financial assistance (tax credits), most people finding plans for \$75 or less. Overall health care prices have risen at the slowest rate in five decades.
- **Quality:** Everyone's insurance is better. Under the ACA, hospital readmission rates have dropped by an estimated 565K between 2010-2015 and patient harms, saving an estimated 87K lives and nearly 20 billion.



Lessons Learned

- Sustained enrollment requires a year-round effort to assist consumers with their coverage and engage them about any changes they need for the following years.
- Combination of paid, social, earned, and grassroots outreach drove enrollment.
- Theme weeks worked to drive events and enrollment.
- Reinforce key dates and messages across all channels.
- Follow up -- ongoing direct consumer communication was valuable
- Go digital – social media.
- Engage partners -- provide resources for partners/plans to leverage (marketplace.cms.gov) and feedback loop to share information.
- Leverage shared resources.
- Strengthen the Marketplace to achieve a balance to ensure the Marketplace continues to provide affordable coverage to millions of Americans.
- Continue focus on Coverage to Care initiatives.

Outreach and Engagement: Sustaining Gains Made

- Stay Local:
 - Continue to reach people in their communities where they live, work and play.
- Maintain Focus on Financial Help:
 - There is still a knowledge gap for many people on how to financial help works.
- Relying on Trusted Partners:
 - Open Enrollment ends after this Administration leaves, so it its more important than ever to build a sustainable program.

Remaining Barriers and Gaps

- Knowledge gap about financial help.
- Misinformation about ACA.
- People living busy lives.
- African-Americans, Latinos and young adults (ages 18-34) are enrolling at a faster rate than their counterparts, but gaps remain in the overall insured rate in these demographics.

Progress has been made Nationwide

- 6.1 million young people gained coverage because of ACA.
- 3 million African-American gained coverage; uninsured rate dropped by more than 50% (22% to 11%).
- 4 million Latinos gained coverage; uninsured rate dropped by more than 25% (42% to 31%).

White House Healthy Campus Challenge

- The 2016 White House Healthy Campus Challenge builds on the successful 2015 White House Healthy Communities Challenge, in which Milwaukee – the challenge winner – saw about 38,000 people newly select a plan through the Health Insurance Marketplace during the open enrollment period.
- Throughout open enrollment, the White House (@WhiteHouse), the Department of Health and Human Services (@HHSgov), and the Department of Education (@USEDgov) will amplify and highlight the efforts of participating campuses across the country to reach the uninsured, especially young people on their campuses.

OE4 Outreach and Engagement

- Earned Media
 - Renew relationships with local media personalities for events and social media amplification. Use media as partners not just reporters.
 - Engage more local leaders in earned media
 - Use more stakeholder leadership as surrogates in local markets
 - Engage communications staff from key stakeholders partners to target amplification and tailor messages to their constituents
 - Tell more stories about successful use of coverage
- Strategic Engagement
 - Identify and develop new sector specific relationships that align with consumer segmentation targets (e.g. men, hospitality/service associations, employment companies, contractors and builder associations, realtors)
 - Convene and educate new partners on ACA
 - Encourage new stakeholders to become CACs
 - Engage more youth of non-English speakers for access to parents

Gig Economy

- Amplify enrollment deadlines and importance of getting health insurance via the ACA to drivers for **Instacart**, **Lyft**, **Uber**, and **Door Dash** in all U.S. markets.
- Amplify enrollment deadlines and ACA options to freelancers for **Upwork**, **Moonlighting**, and **Thumbtack**.
- Partner with companies like **Etsy**, **Intuit**, and **Square** to amplify ACA enrollment for the self-employed and start-up community.
- Partner with job search engine **Flexjobs** to amplify healthcare options to individuals looking for part-time, freelance, and other flex employment opportunities.

Top Markets and Demographic Markets

	2014 Top Markets – Tier 1	2015 Top Markets – Tier 1	2015 Hispanic Markets	2015 Af-AM Markets
1	Dallas-Ft. Worth	Dallas-Ft. Worth	Miami-Ft. Lauderdale	Atlanta
2	Houston	Houston	Houston	Houston
3	Miami-Ft. Lauderdale	Northern New Jersey	Dallas-Ft. Worth	Dallas-Ft. Worth
4	Atlanta	Chicago	Brownsville	Miami-Ft. Lauderdale
5	Phoenix	Miami-Ft. Lauderdale	Northern New Jersey	Northern New Jersey
6	Northern New Jersey	Atlanta	San Antonio	Chicago
7	Tampa-St. Pete	Philadelphia	Chicago	Philadelphia
8	Orlando-Daytona Beach	Phoenix	Phoenix	Raleigh-Durham
9	Detroit	Tampa-St. Pete	El Paso	Detroit
10	San Antonio	Orlando-Daytona Beach	Tampa-St. Pete	Memphis

Key



Three occurrences



Two occurrences

Open Enrollment 2016 – 2017: National Organizing Theme Weeks

November 2016

- *Key Goals/Milestones: Amplify that open enrollment has begun, focus on re-enrollment and initial concerns with tax issues or premium increases, target key constituencies for new enrollment and re-enrollment.*
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- Week of October 31st: Open Enrollment Has Begun
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- Week of November 7th: Open Enrollment Has Begun, Faith Weekend of Action
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- Week of November 14th: Rural Health Week of Action, Native American Week of Action, Diabetes Awareness
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- Week of November 21st: Thankful for Coverage Week of Action, Small Business Saturday Nov. 26th (highlight self-employed consumers)
-
- Week of November 28th: Private Sector Week of Action (partnership announcements)

Theme Weeks Continued

December 2016

- *Key Goals/Milestones: Increase focus on new enrollments targeting key constituencies with a hard focus on the 15th deadline, use key dates and private partnership announcements to target new enrollment.*
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- Week of December 5th: LGBT Week of Action, Men's Week of Action, Philanthropy/Foundations Week of Action
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- Week of December 12th: Young Invincibles Week of Action, Deadline push
-
- Week of December 19th: Give the Gift of Health Care and Faith Week of Action, Women's Week of Action
-
- Week of December 26th: Health and Wellness/New Year's Resolution Week of Action
-

Theme Weeks Continued

- January 2017
- *Key Goals/Milestones: Focus on new enrollees, continue to amplify open enrollment with key constituencies with a hard focus on the 15th and 31st deadlines.*
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- Week of January 2nd: Health and Wellness/New Year's Resolution
-
- Week of January 9th: Latino and State and Local Official Week of Action
-
- Week of January 16th: African American and AAPI week of Action (MLK day) and 2nd Faith Week of Action
-
- Week of January 23rd: Deadline Focus
-
- Week of January 30th: Deadline Focus and Strong Final Push in last 2 days

Sample Week of Action Activities

2015 LGBT Week of Action

- Monday, November 30
- NIH World AIDS Day statement
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- Tuesday, December 1 - World AIDS Day
- POTUS video message
- World AIDS Day event at White House
- DC Health Link and Planned Parenthood host World AIDS Day event, DC
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- Thursday, December 3
- World AIDS Day Twitter Chat hosted by Out2Enroll
 - Approximately 200 accounts participating
 - Between 800 and 1,000 posts total
 - Reach of 1.8 to 3.5 million
 - 30 to 34 million impressions delivered

Sample Week of Action Activities

Monday, December 7 – Week of Action Begins

- “Real person” blog posts - <http://www.hhs.gov/blog/2015/12/07/carls-getcovered-story-no-longer-gambling-with-his-life.html>
- FACE Awards, Houston

Tuesday, December 8

- Secretary Burwell hosts call with LGBT organizations to kick off Week of Action and release LGBT Annual Report
 - 126 participants
- Regional PrEP Medical Education Event in Atlanta (National Coalition on LGBT Health)
 - 200+ attendees
 - Navigator from the Health Initiative spoke
- CMS and Out2Enroll webinar on LGBT youth outreach
 - 18 participants
- LGBT commitments press release - <http://www.hhs.gov/about/news/2015/12/08/hhs-partners-with-lgbt-organizations-to-promote-open-enrollment-activities.html>

Other Ways to Take Action:

- **Surrogate:**
 - Tell your story – write a Blogpost, OpEd, do local radio – share why ACA is important to you
 - Host/co-host a briefing or webinar with leadership other constituents in your field
 - **Who is missing?** Reach out to your networks and engage others
 - Engage in a national theme week activity

Strengthening the Marketplace

Over the past several months, HHS has taken a series of steps to strengthen the Marketplace risk pool, limit upward pressure on rates and ensure a strong Marketplace for the long term. HHS's ongoing efforts include:

- ✓ Strengthen the risk pool by spreading the costs of care over a diverse mix of enrollees;
- ✓ Work with insurance providers and state Departments of Insurance to improve coverage options;
- ✓ Step up Marketplace outreach, especially to young adults and uninsured families in advance of Open Enrollment 4.

Strengthening Marketplace Cont.

- **Curbing abuses of short-term plans** that exploit gaps in current rules to use medical underwriting to keep some of the healthiest consumers out of the Affordable Care Act's single risk pool.
- **Improving the risk adjustment program** to more accurately reflect the cost of partial-year enrollees and to incorporate prescription drug utilization data that provide a more complete picture of enrollees' health status.
 - These improvements will ensure that the program continues to work as intended to compensate issuers with higher-risk enrollees and thereby help issuers sustainably serve all types of consumers.

Strengthening the Marketplace Cont.

- **Helping consumers who turn 65 make the transition to Medicare**, so that older consumers are served by the program designed for them and their health needs.
- **Continuing our efforts to reduce data-matching issues (DMIs).**
 - CMS outreach, education, and operational improvements have contributed to a sharp reduction in total data matching issues generated and an almost 40 % year-over-year increase in documents submitted to help resolve income and citizenship and immigration data matching issues.
 - Improving the resolution of DMIs benefits the risk pool because it keeps eligible consumers, often younger and healthier consumers less motivated to overcome obstacles such as extra paperwork, from losing coverage mid-year.

Messages *that* Move:

Regardless of segmentation, universal messages motivate people to act.

- **Affordability:** About 8 in 10 of the uninsured who are eligible for Marketplace coverage qualify for financial assistance. Many people can find low-premium plans for \$75 or less per month.
- **Urgency:** Dec. 15 deadline to enroll for coverage starting Jan 1. Final deadline is January 31.
- **Free, Confidential Help:** Get answers to your questions by contacting our trained professionals for free and confidential assistance.



Earned Media Goals:

Set National Narrative

- **Affordable Options are Available:** Most people who enroll qualify for financial help.
- **It's Working:** Millions more are finding the coverage they need at a price they can afford. HealthCare.gov is working and ready to help even more get covered.
- **Making it Easier for Consumers:** We're working to make the consumer experience even better, streamlining HealthCare.gov and providing the help and support consumers want.

Make it Local

Reach consumers through the outlets they know and voices they recognize and trust.



Media Moments:

- **Weekly Data Releases**
- **Key Dates & Deadlines Drive Coverage**
 - November 1-7
 - December 15
 - January 15
 - January 31
- **Take Action! We need your creative outreach and awareness efforts in the spotlight to keep coverage coming.**



5 Ways *to* Take Action:

- **Email your Lists:** Send a dedicated email to your lists to make sure people know that if they need coverage, now is the time to sign up.
- **Include Info on Hard Copy Collateral:** Include information about Open Enrollment in print communications – receipts, paycheck information, church bulletins, membership letters, applications, etc.
- **Host an Enrollment Event:** Partner with local assistors and navigators to host enrollment events in your community.
- **Share Info in your Space:** Display information in your office that alerts the public about Open Enrollment.
- **Join the Conversation Online:** Share info about Open Enrollment through Facebook and Twitter.

Contact Info:

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