October 31, 2014

Champions for Coverage:

Happy Halloween! We are almost **two weeks** from the start of Open Enrollment. There will be a lot going on this next two weeks as we remind consumers that the Marketplace will be open for business on November 15! Below we have some updated resources, talking points, social media pushes, and Champion webinar info!

Don’t forget, we want to hear from you! Please share your Marketplace success stories of education, outreach and/or enrollment in your communities by emailing us at [Champion@cms.hhs.gov](mailto:Champion@cms.hhs.gov). Sharing best practices from the field will help each organization further their education goals and we might even ask you to present on Webinar.

**NEW/UPDATED CONTENT AND WEBINARS**

**Upcoming Champion Webinar:**

**Preparing for 2015 Open Enrollment-Reaching Special Populations - Wednesday, November 5**

We welcome you to join us for a webinar: Preparing for 2015 Open Enrollment-Reaching Special Populations on Wednesday, November 5th. Speakers from the CMS Office of Communications will be providing tips and resources on how to reach special populations such as Hispanic; African American; Asian Americans, Native Hawaiians, and Pacific Islanders; and people with Disabilities. We will also provide updates and resources for the 2015 Open Enrollment Season. We also encourage you to submit questions in advance to [Champion@cms.hhs.gov](mailto:Champion@cms.hhs.gov).

**When:** Wednesday, November 5, 2014 at 2:00 p.m. ET

**How:**
- Webinar link: [https://webinar.cms.hhs.gov/c4c11514/](https://webinar.cms.hhs.gov/c4c11514/)
- Participant Number: (800) 837-1935
- Conference ID: 27294127
2015 Open Enrollment Period Begins November 15, 2014

The open enrollment period for the 2015 plan year will begin on November 15, 2014 and continue through February 15, 2015.

Remember that if a consumer wants to keep their same coverage and get an updated eligibility determination for purposes of APTC/CSR or wants new coverage, the consumer will need to come back to the Marketplace and update their information and select a plan by December 15, 2014, in order for the coverage to go into effect on January 1, 2015. If a consumer selects a plan between December 16, 2014, and January 15, 2015, the new plan will be effective February 1, 2015. If a consumer selects a plan between January 16, 2015, and February 15, 2015, the new plan will be effective March 1, 2015.

Reminder: Important Marketplace Update

The Affordable Care Act is working to deliver affordability, access, and quality in health insurance to millions of Americans across the country as they seek health care coverage. After last year’s open enrollment period, CMS listened to consumers to help identify areas where we needed to improve, and we put that learning into practice and focused on testing our new products. One of the outcomes of this effort is the new application for HealthCare.gov consumers.

The new application for new HealthCare.gov consumers is simpler, faster, and more intuitive.

- **It’s simpler.** The consumer enters information only once. With the original application, a consumer would need to re-enter the same data multiple times. Now, the system saves that data as the consumer moves through the application.
- **It’s faster.** Depending on the consumer’s specific situation, the new application could reduce the number of screens by over 75 percent with fewer clicks to navigate through the questions.
- **It’s intuitive for users.** The new application is more user-friendly for consumers with simpler navigation and built-in help along the way.

CMS will continue to work to make HealthCare.gov the best possible experience for consumers.

Reminder: The Health Insurance Marketplace DIY Design Toolkit

There are some communications materials that CMS must create and others you can create yourself following a few simple guidelines. The more we become “brand champions,” the better we’re able to define and differentiate the program from other programs run by CMS and from similar programs run by organizations outside of the federal government.
NEWS AND UPDATES

Survey Data on Health Insurance Coverage for 2013 and 2014

Today, ASPE posted an issue brief comparing a number of Federal and private surveys regarding the uninsured here:  

The brief finds that 10.3 million nonelderly adults gained health insurance coverage from October 2013 through June 2014. The uninsured rate among nonelderly adults fell by more than a quarter (26 percent). These figures were previously announced here:  

The brief also breaks down the reduction in the number of uninsured by race and ethnicity –

- As of June 2014, 1.7 million African Americans (ages 18-64) gained health insurance coverage since the start of the Affordable Care Act initial open enrollment period in October 2013, a 6.8 percentage point drop in the uninsured rate over that period.
- As of June 2014, 2.6 million Latinos (ages 18-64) gained health insurance coverage since the start of the Affordable Care Act initial open enrollment period in October 2013, a 7.7 percentage point drop in the uninsured rate over that period.

Talking Points: Count Down to Open Enrollment in the Health Insurance Marketplace

The Affordable Care Act is working to deliver affordability, access, and quality to millions of Americans across the country.

Looking for health insurance that fits your needs and your budget? Look no further than the Health Insurance Marketplace. All plans in the Marketplace cover essential health benefits, pre-existing conditions, recommended preventive care and more. Open enrollment begins November 15. Enroll by December 15, 2014 for coverage that starts January 1, 2015. To find the latest, most accurate, information about the Marketplace visit HealthCare.gov.

If you have health coverage through the Marketplace, it’s time to review your plan and decide if you need to make changes for 2015. Every fall, your health insurance company sends you a
letter explaining changes to premiums and benefits for the coming year. You can choose to stay in your current plan (as long as it’s still offered) or make changes. If you don’t take action by December 15, 2014, you could miss out on better deals and cost savings.

It’s easy to renew. There are 5 steps to stay covered:

1. **Review:** Plans change, people change. Every year insurance companies can make changes to premiums, cost sharing or benefits and services they provide. Review your plan’s 2015 coverage to make sure it still meets your needs and you’re getting the best plan for you.

2. **Update:** Starting November 15, visit HealthCare.gov and log into your Marketplace account. Answer a few questions to get to your 2015 application – it will be pre-filled with your latest information from 2014. Step through each page of your application and make changes if you need to. This is important – even if none of your information has changed, you might be eligible for lower costs than last year! You also can call the Marketplace Call Center at 1-800-318-2596 to review or make updates over the phone.

3. **Compare:** Log into your Marketplace account and follow the “Enroll To Do List” on HealthCare.gov to compare 2015 plan costs and benefits. New and more affordable plans may be available in your area this year. If you decide to stay in your current plan, follow the directions to search by that plan’s 14-digit ID – you can find the ID on the letter from your plan. Or, call the Marketplace Call Center at 1-800-318-2596 for help.

4. **Choose:** Choose a health plan for 2015. You can keep the same plan (as long as it’s still offered) or select a new one that better fits your needs. If you want to stay enrolled in your 2014 plan, use the plan ID in the letter you get from your health plan.

5. **Enroll:** The Marketplace open enrolment period begins on November 15. Make sure to review, update, compare and choose by December 15 to have any changes take effect on January 1. Stay covered for 2015! Contact your plan to confirm your enrollment. Make sure to pay your premium.

If you don’t finish all of the steps by December 15, we’ll try to enroll you automatically so you stay covered. But this coverage might not be your best option for 2015 and you could miss out on cost savings.

If you have questions or need to find someone who can help you in person, we can help. Find local help at: Localhelp.healthcare.gov/

Or call the Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855- 889-4325. The call is free.
EMPLOYER AND SHOP INFORMATION

New SHOP Tools for CuidadoDeSalud.gov


Affordable Care Act 101 Webinars for Small Employers

Health care continues to be an important issue for small business owners. The Small Business Administration, Department of Health and Human Services, and Small Business Majority are committed to helping businesses navigate the changes and opportunities in health care through the Affordable Care Act 101 webinar series.

Each week, small business owners can learn the basics of the Affordable Care Act and how they can enroll in small business health insurance marketplaces. Other topics discussed include insurance reforms, the small business health care tax credit, and employer shared responsibility provisions. SBA and HHS representatives help small business owners understand the facts of the Affordable Care Act so they can make informed decisions about providing health insurance for their employees.

The webinar is offered on Thursdays at 2:00 pm ET every week; the webinar will also be offered in Spanish on alternate Tuesdays at 4:00 pm ET. To register for the webinar and to learn more about how the ACA affects small businesses, you can visit http://www.sba.gov/healthcare.

Schedule of English-language Weekly ACA 101 Webinars for Small Employers:

- November 6, 2014 at 4 pm ET: Click to Register
- November 13, 2014 at 4 pm ET: Click to Register
- November 20, 2014 at 4 pm ET: Click to Register
- December 4, 2014 at 4 pm ET: Click to Register
- December 11, 2014 at 4 pm ET: Click to Register
- December 18, 2014 at 4 pm ET: Click to Register

Schedule of Spanish-language Bi-Weekly ACA 101 Webinars for Small Employers:

- November 4, 2014 at 4 pm ET: Click to Register
- November 18, 2014 at 4 pm ET: Click to Register
- December 2, 2014 at 4 pm ET: Click to Register
- December 16, 2014 at 4 pm ET: Click to Register
For more information on how the new health care law affects small businesses, check out www.sba.gov/healthcare.

**HHS BLOG POSTS ABOUT THE AFFORDABLE CARE ACT AND HEALTHCARE.GOV**

Blog post from Friday, October 31  
**Title:** We’re getting ready for November 15  
**Link:** [https://www.healthcare.gov/blog/scheduled-maintenance/](https://www.healthcare.gov/blog/scheduled-maintenance/)

Blog post from Monday, October 27  
**Title:** SHOP Early Access Available to Small Businesses in Five States  
**Link:** [http://www.hhs.gov/healthcare/facts/blog/2014/10/shop-early-access-five-states.html](http://www.hhs.gov/healthcare/facts/blog/2014/10/shop-early-access-five-states.html)

Blog post from Thursday, October 23  
**Title:** Investing in Health Care Delivery to Support the Next Generation of Clinical Transformation  

-CMS Office of Communications, Partner Relations Group