



Shifting Gears: The Post-Open Enrollment Landscape

April 23, 2014





THANK YOU!



Agenda

I. Introduction and Early Lessons

- Jenny Sullivan, Director, Best Practices Institute, Enroll America

II. The Post-Open Enrollment Basics

- Sophie Stern, Deputy Director, Best Practices Institute, Enroll America

III. Enrollment in the “Off-Season”

- John Gilbert, National Field Director, Enroll America

IV. Questions

- Submit at any time via chat.



Join Us in June!



**STATE OF
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Getting America Covered.

2014 National Conference

June 16-18 | Renaissance Washington Hotel | Washington DC

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Early Lessons



Follow up with consumers multiple times for best results.



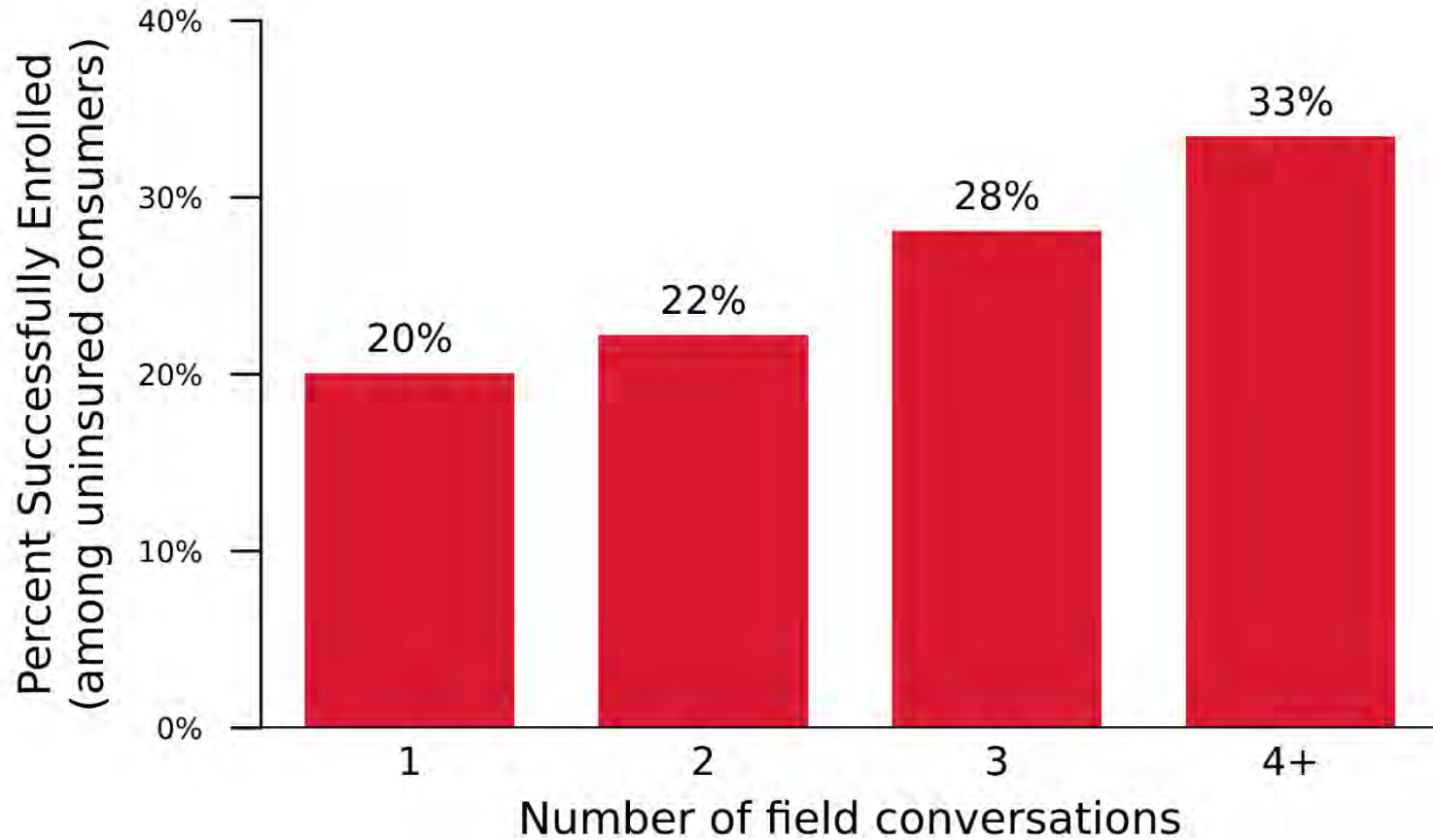
Financial assistance messages were the most motivating.



In-person help was crucial, especially for certain populations.

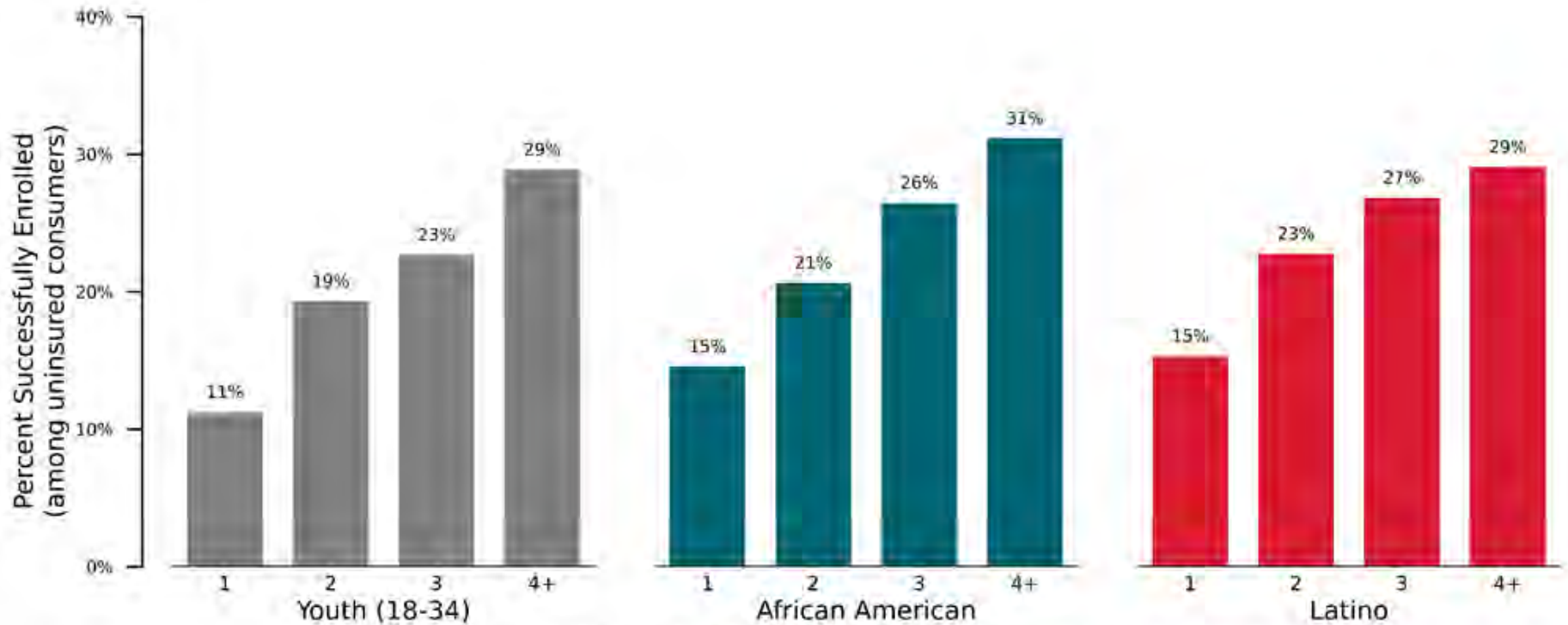


Increase in Enrollment Rate After Multiple Contacts





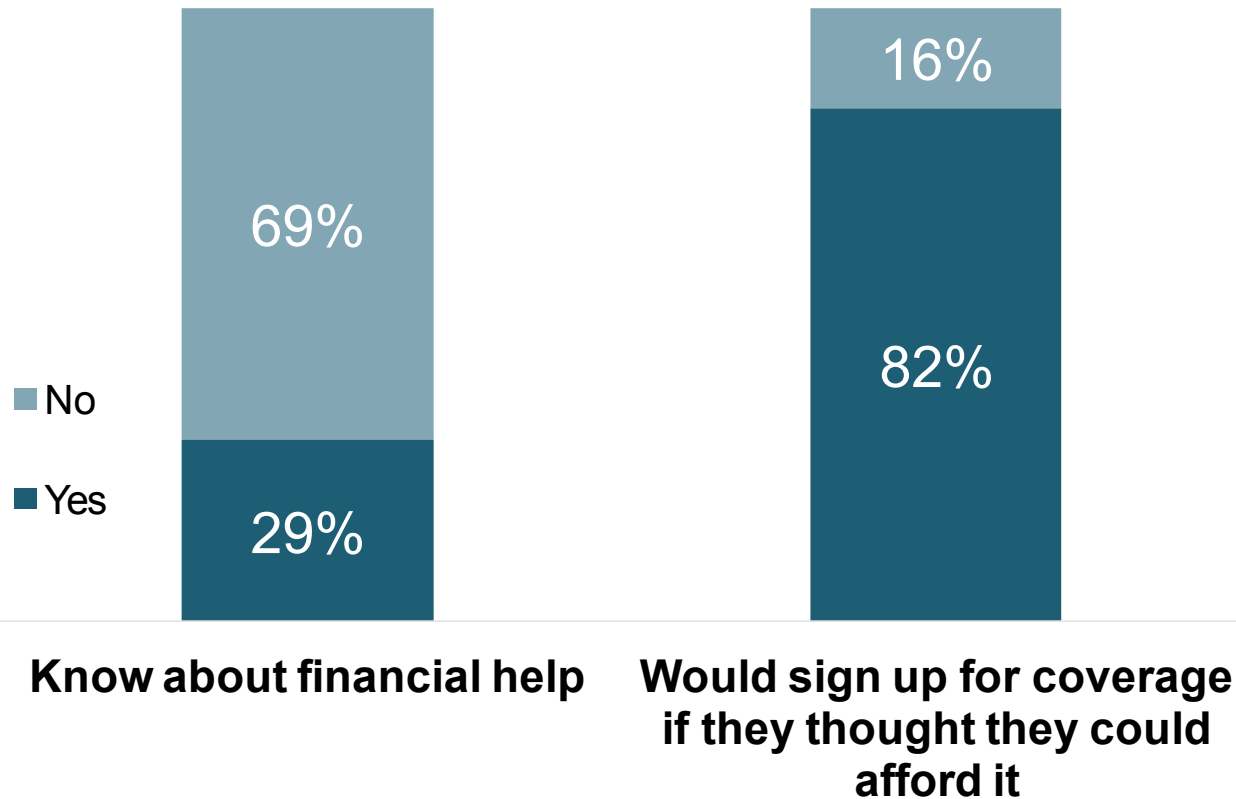
Narrowing the Enrollment Gap for Key Populations



Number of Field Contacts, by Age and Race/Ethnicity



Financial Assistance Messages Were the Most Important



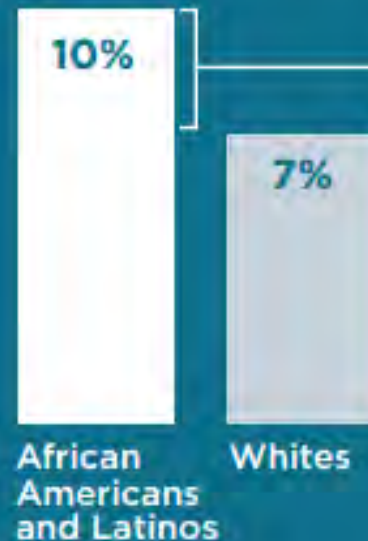


Crucial Role of In-Person Assisters

 **2x**

Consumers are about twice as likely to successfully enroll having in-person assistance as those who attempted online without help.

Who Seeks In-Person Help?



African Americans and Latinos were **43% more likely to seek in-person help** than their white counterparts

Source: Enroll America Research, December 2013.



THE POST-OPEN ENROLLMENT BASICS



Timeline

Annual open enrollment period



Nov 15-Feb 15

Medicaid & CHIP



year-round

Special enrollment period because of a life-change



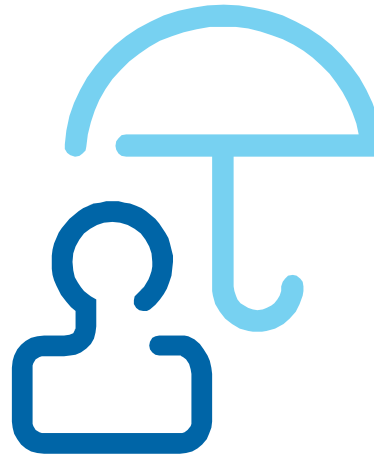
year-round



Post-Open Enrollment: Three Types of Consumers



**Eligible to
enroll between
April and
November**



**Already
enrolled in some
form of coverage**



**Uninsured but
not eligible to
enroll until
November**



Eligible to Enroll between April and November 2014



Medicaid and CHIP

Don't forget:
Medicaid and CHIP
enrollment is open
year-round!





Life Changes that May Trigger a Special Enrollment Period

I got
out of
prison

I'm a new
citizen!

I had
a(nother)
baby!

I turned 26

I got
married!



Reporting a Life Change to the Marketplace



**Report the change as soon and possible.
Individuals have 60 days from the date of the event to complete this process.**



Changes in Income



Does a Change In Income Trigger a Special Enrollment Period?

- A change in income alone does not trigger a special enrollment period.
- Consumers with a change in income should report this to the Marketplace to learn about their options.



Enrollment Assistance

Who Can Provide Help?

GET COVERED AMERICA

Calculator Get Covered 101 Events Find Help Blog

You could still qualify for health insurance in 2014!
[Click here to learn more.](#)

HealthCare.gov Learn Get Insurance Log in

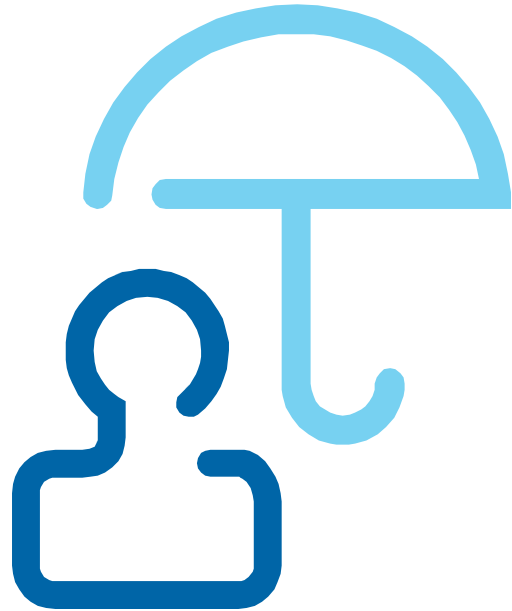
Individuals

Get personal help applying for health coverage

Enter City and State or Zip Code

e.g., 'Austin, TX' or '33109'





**Already
enrolled in some
form of coverage**



Keeping Coverage: Medicaid/CHIP



Pay premiums. Pay them on time.



Report life changes



Every 12 months, individuals will get a renewal notice. They may need to send information back to the Medicaid office to stay covered.



Keeping Coverage: Marketplace Insurance



Pay premiums. Pay them on time.



Report life changes



In October or November, individuals will get a renewal notice. They may need to send information back to the Marketplace to stay covered.



Reporting Changes to the Marketplace

Experience a life change



Report the event/Complete the application process



Change Marketplace plans (or enroll in Medicaid)

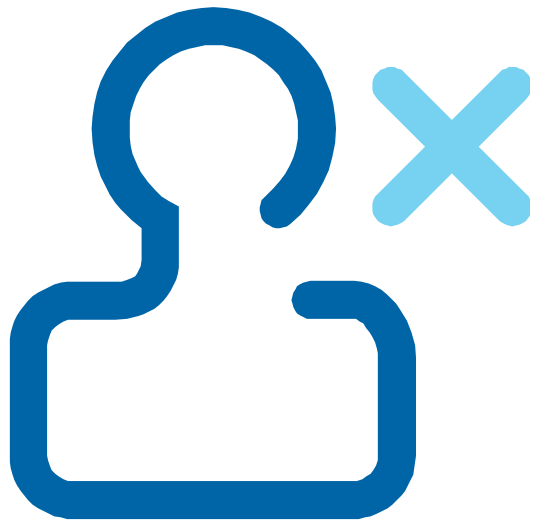
**Report the change as soon and possible.
You have 60 days from the date of the event to complete this process.**



Special Enrollment Periods in Complex Cases

- Individuals may also be able to get a special enrollment period after experiencing other limited circumstances related to system or display errors.
- Consumers should work with local help for further information regarding their specific situation.
- To get a special enrollment period in these cases, the consumer or assister needs to call the Marketplace Call Center (1-800-318-2596).





**Uninsured but not
eligible to enroll until
November**



Consequences for Consumers Without Coverage



Consumers who had affordable options but did not enroll



Consumers without access to affordable coverage



Consumers who lose coverage during the year



Uninsured Consumers with Affordable Options



- Most likely they'll pay a fine at tax time in 2015.
- Fine is \$95 or 1% of annual income, whichever is greater.



Consumers Without Affordable Options

- Those in the “Medicaid gap” should apply for coverage through the Marketplace. They will automatically get an exemption that protects them from the fine and gives them access to a special enrollment period if their income changes later in the year.
- People can also apply for an affordability exemption through the Marketplace or when filing taxes.





Consumers Who Lose Coverage During the Year



- Report the loss to the Marketplace and apply for coverage. They may get a special enrollment period.
- If they don't get a special enrollment period, or they do get a special enrollment period and they don't enroll, or they don't have an exemption, they'll pay the fine.



ENROLLMENT IN THE “OFF-SEASON”



Priorities of Get Covered America's Field Program for this Period

1. Continuing to Engage Consumers

- Medicaid and special enrollment periods
- List-building for the second open enrollment period

2. Building Capacity

- Volunteer recruitment and training
- Working closely with partners

3. Lessons Learned and Next Steps

- Debriefing with staff, stakeholders, volunteers



1. Continuing to Engage Consumers

- Medicaid and special enrollment periods present unique opportunities for organizing, even in non-expansion states
- Ongoing public awareness challenges to combat
- Building a large list possible of leads going into November 15th





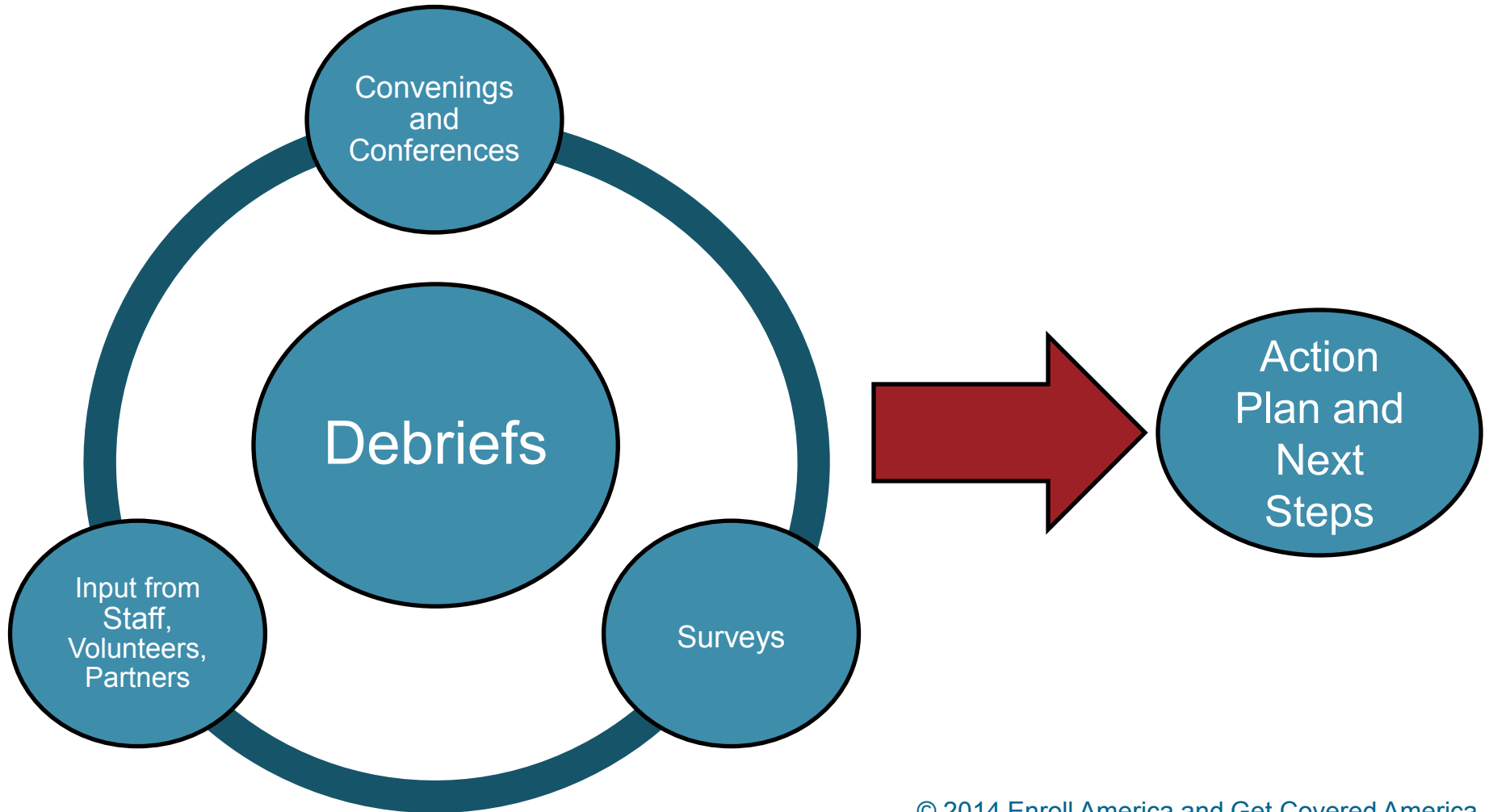
2. Building Capacity

- Working to recruit and retain volunteers
- Focusing on community partners who engaged late or not at all last time
- Being strategic about the time period the next open enrollment period falls into





3. Lessons Learned and Next Steps





What Can Partners Do?



Continue to provide enrollment and renewal assistance



Identify consumers eligible for special enrollment periods



Help consumers understand their coverage



Prepare for logistics of next open enrollment period



Key Takeaways

Connecting to Coverage Outside of Open Enrollment

- Educate uninsured consumers about Medicaid/CHIP and SEPs
- Maintain relationships with in-person assisters.

Keeping Coverage Once Enrolled

- Talk about how to maintain and renew coverage

Consequences for Uninsured Consumers

- Understand what happens when a consumer remains uninsured
- Have basic knowledge of how to file for an exemption

Outreach, Outreach, Outreach

- Continue to talk with uninsured consumers about their coverage options
- Prep stakeholders and consumers for the next annual open enrollment period



QUESTIONS



Resources

Policy resources at enrollamerica.org

- *Helping Consumers Keep Affordable Health Coverage* (issue brief)
- *How to Help Residents in States that are Not Expanding Medicaid* (blog post)
- *Consequences for Consumers Without Coverage* (table)
- *In-Person Assistance Maximizes Success* (fact sheet)
- #StateofEnrollment blog series

Consumer tools at getcoveredamerica.org

- Calculator
- Find Help
- What Plan is Right for Me?

