Shifting Gears: The Post-Open Enrollment Landscape

April 23, 2014
THANK YOU!
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!

2014 National Conference
June 16-18 | Renaissance Washington Hotel | Washington DC

www.stateofenrollment.org

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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

<table>
<thead>
<tr>
<th>Number of field conversations</th>
<th>Percent Successfully Enrolled (among uninsured consumers)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>20%</td>
</tr>
<tr>
<td>2</td>
<td>22%</td>
</tr>
<tr>
<td>3</td>
<td>28%</td>
</tr>
<tr>
<td>4+</td>
<td>33%</td>
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</table>
Narrowing the Enrollment Gap for Key Populations

Number of Field Contacts, by Age and Race/Ethnicity

- Youth (18-34):
  - 1 contact: 11%
  - 2 contacts: 19%
  - 3 contacts: 23%
  - 4+ contacts: 29%

- African American:
  - 1 contact: 15%
  - 2 contacts: 21%
  - 3 contacts: 26%
  - 4+ contacts: 31%

- Latino:
  - 1 contact: 15%
  - 2 contacts: 23%
  - 3 contacts: 27%
  - 4+ contacts: 29%

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Financial Assistance Messages Were the Most Important

<table>
<thead>
<tr>
<th>Know about financial help</th>
<th>Would sign up for coverage if they thought they could afford it</th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>69%</td>
</tr>
<tr>
<td>Yes</td>
<td>29%</td>
</tr>
<tr>
<td></td>
<td>16%</td>
</tr>
</tbody>
</table>

Source: Perry Undem commissioned by Enroll America, December 2013
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.

African Americans and Latinos: 10%
Whites: 7%

Source: Enroll America Research, December 2013.
THE POST-OPEN ENROLLMENT BASICS
### Timeline

<table>
<thead>
<tr>
<th>Event</th>
<th>Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual open enrollment period</td>
<td>Nov 15-Feb 15</td>
</tr>
<tr>
<td>Medicaid &amp; CHIP</td>
<td>year-round</td>
</tr>
<tr>
<td>Special enrollment period because of a life-change</td>
<td>year-round</td>
</tr>
</tbody>
</table>
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
Don’t forget: Medicaid and CHIP enrollment is open year-round!
Life Changes that May Trigger a Special Enrollment Period

I’m a new citizen!

I got out of prison

I had a(nother) baby!

I turned 26

I got married!

Resource: [https://www.healthcare.gov/how-can-i-get-coverage-outside-of-open-enrollment/#part=2](https://www.healthcare.gov/how-can-i-get-coverage-outside-of-open-enrollment/#part=2)
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?

You could still qualify for health insurance in 2014!
Click here to learn more.

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.
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.

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• 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

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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

- Convenings and Conferences
- Debriefs
- Input from Staff, Volunteers, Partners
- Surveys

Action Plan 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
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?