

February 20, 2015

#### Champions for Coverage:

Congratulation! You have made it through the second open enrollment. HHS released that over 11.4 million people have enrolled in coverage! We could not have done this without you. Again, thank you for all of your hard work over the past few months. You have improved millions of lives and contributed to a healthier America!

This issue has the latest enrollment numbers, New Special Enrollment Period Announcements, new tax resource, and a special Champion tax webinar announcement. Moving forward, we will be sending Champion email updates twice a week.

#### **NEW/UPDATED CONTENT AND WEBINARS**

# **Upcoming Champion Webinar:**

Topic: Connecting Marketplace Outreach, Education, and Enrollment to Free tax

Preparation

Come learn about best practices for connecting free tax preparation (Volunteer Income Tax Assistance-VITA) with enrollment assistance. CMS will feature Navigator grantees that are VITA sites or partner with VITA sites that will share their experiences and tips for connecting consumers to both these services. Some consumers might still qualify for a Special Enrollment Period or Medicaid, and making these connections is very important.

When: Tuesday, February 24 @ 1:00pm EST

Webinar link: https://webinar.cms.hhs.gov/c4cwebinar022415/

Call in info: Participant: (800) 837-1935

Conference ID: 91590419

## **HHS Partnership Center Webinar:**

The HHS Partnership Center continues to host a series of webinars for faith and community leaders. All webinars are open to the public and include a question and answer session where you can ask HHS staff any questions you may have.

To participate in one of the webinars, please select your preferred topic from the list below and submit the necessary information.

Federal Income Taxes and Health Coverage 101: Wednesday, February 25, 2015; 2:00 pm EDT Register Here

Got Coverage? Next Steps in Using Your Health Insurance: Thursday, March 5, 2015; 2:00 pm EDT Register Here

Special Enrollment Periods and Resources for the Uninsured: Thursday, March 12, 2015; 1:00 pm EDT Register Here

Addressing Health Disparities through the National Prevention Strategy and Partnerships: Individuals and Families: Thursday, February 19, 2015; 12:00 pm EDT Community Non-Profit and Faith-based Organizations: Thurs., March 19, 2015; 12:00 pm EDT For more information contact: RegionVIIIFedPartners@hhs.gov

Reminder: Connecting Kids to Coverage Webinar

Topic: Using Dental Services and Benefits to Motivate Families to Enroll in Medicaid and CHIP

When: Friday, February 27, 2015 at 2:00 p.m. – 3:30 p.m. EST

Good oral health habits and dental care are critical to overall health, especially for young children. In honor of National Children's Dental Health Month in February, the Connecting Kids to Coverage National Campaign invites you to a webinar on the instrumental role Medicaid and the Children's Health Insurance Program (CHIP) play in providing access to oral health benefits and services. You will receive outreach tips and examples of enrollment in action through dental service events, and learn about CMS oral health resources you can use to educate families about the importance of oral health for their children's well-being.

Join us on Friday, February 27<sup>th</sup> at 2:00 p.m. EST for the next Connecting Kids to Coverage National Campaign webinar.

REGISTER HERE

#### **N**EWS AND **U**PDATES

New: Special Enrollment Period for Consumers "In Line" on February 15, 2015

The law and regulations provide for special enrollment periods (SEPs), triggered by certain events that are described at 45 CFR 155.420(d), and include life changes and errors in enrollment. SEPs permit individuals to enroll in a qualified health plan outside of open enrollment.

This guidance describes a SEP for consumers who have been unable to enroll in coverage through the Federally-facilitated Marketplace (FFM) at the end of the current open enrollment period, due to certain circumstances they experienced in the process. The authority for the SEP is described at 45 CFR 155.420(b)(2)(iii) and 155.420(d)(4), which relates to enrollment errors.

Certain circumstances across consumer enrollment channels (such as HealthCare.gov and the Marketplace call center) leading up to the February 15, 2015 deadline, have kept some consumers from completing the enrollment process despite their efforts to meet the deadline. The Centers for Medicare & Medicaid Services will provide an SEP to consumers who:

- 1. Currently are not enrolled in coverage through the FFM,
- 2. Have not been terminated from coverage purchased through the FFM during the 2015 Open Enrollment period, and
- 3. Attest that they attempted to enroll during the annual Open Enrollment period but did not complete the process (referred to hereafter as being "in line") by February 15, 2015 because they experienced a technical issue with HealthCare.gov that prevented them from completing enrollment by February 15 or an extensive call center wait on February 13, 14 or February 15.

The SEP will start on February 16, 2015, and end on February 22, 2015. Enrollments completed during the SEP will have an effective date of March 1, 2015, to align with the coverage effective date the consumer would have received had they been able to complete the enrollment process by February 15, 2015. This effective date will be set by the system, and a HICS ticket will not be required to implement it. The 834 transactions for enrollments via this SEP will include the "EX" SEP code. Due to the fact that the "in line" SEP coverage effective date of March 1, 2015 follows the end date of the SEP, February 22, 2015 so closely, the FFM expect issuers to allow consumers a reasonable amount of time in which to pay the first month's premium. Consumers will not be able to access this SEP through the direct enrollment process but instead should contact the FFM via the call center or via HealthCare.gov.

This guidance applies to the Federally-facilitated Marketplace, including State Partnership Marketplaces. State-based Marketplaces may elect to offer similar SEPs.

# New: Secretary Burwell Announces 11.4 Million Enrolled

Yesterday, President Obama and Secretary Sylvia Burwell discussed the newest enrollment numbers through the final day of Open Enrollment for the Health Insurance Marketplace.

See a video here - 11.4 Million and Counting

As of midnight Eastern Time Sunday evening, about 11.4 million people nationwide had selected plans or were automatically re-enrolled between November 15 and February 15. The deadline for signing up for 2015 coverage, Sunday, February 15<sup>th</sup>, was the biggest day ever: more new consumers signed up for health coverage than on any day this open enrollment or last.

## New: Open Enrollment Numbers (Including State Breakdown and MSAs)

This week, the Department of Health and Human Services (HHS) released the thirteenth weekly open enrollment snapshot. On February 15, the second year of Open Enrollment came to a close with about 11.4 million consumers selecting plans or being automatically re-enrolled through the HealthCare.gov platform or State-Based Marketplaces. This week's snapshot extends through midnight EST on Sunday, February 15 to capture those consumers who signed up for affordable coverage in the final nine days.

Of the 11.4 million, 8.6 million consumers selected a plan or were automatically re-enrolled in the 37 states that use the HealthCare.gov platform. In addition, preliminary analyses of data provided by State-Based Marketplaces show that about 2.8 million consumers selected plans or were automatically re-enrolled between November 15 and February 15 in those states. Further details about plan selections from State-Based Marketplaces may be announced by the states and will be included within the upcoming monthly enrollment report.

The Open Enrollment snapshots for the Federally-facilitated Marketplaces provide point-in-time estimates for weekly data. These are preliminary numbers and could fluctuate based on consumers changing or canceling plans or having a change in status such as new job or marriage. In addition, these numbers will change due to ongoing special enrollment periods. The weekly snapshots only look at plan selections and automatic re-enrollment; future reports will detail the number of consumers who paid their premiums to effectuate their enrollment.

The snapshots also include totals from the beginning of the 2015 Open Enrollment period, which started November 15, 2014. Note that data revisions may mean that the weekly totals do not sum to the cumulative numbers. HHS produces more detailed reports that look at plan selection across the Federally Facilitated Marketplaces and State-Based Marketplaces on a monthly basis. Weekly snapshots do not include the consumers who visited, called, shopped or selected a plan through a State-Based Marketplace.

#### Federal Marketplace Snapshot

Fodoral Marketalace Chanchet	Week 13	Cumulative
Federal Marketplace Snapshot	Feb 7 – Feb 15	Nov 15 – Feb 15
Plan Selections	1,048,202	8,797,577**
Applications Submitted	1,533,031	12,178,433
Call Center Volume	2,282,380	14,406,068
Average Call Center Wait Time	22 minutes 41 seconds	8 minutes 16
		seconds
Calls with Spanish Speaking	274,588	
Representative		1,380,736
Average Wait for Spanish Speaking Rep	6 minutes 21 seconds	1 minute 22
		seconds
HealthCare.gov Users	6,152,404	32,516,835
CuidadoDeSalud.gov Users	226,995	1,297,733
Window Shopping HealthCare.gov Users	1,194,706	9,231,474
Window Shopping CuidadoDeSalud.gov	65,347	
Users		277,487

<sup>\*\*</sup> As announced last week, up to 200,000 individuals who had 2014 coverage cannot continue Marketplace coverage in 2015 because they did not provide the necessary documentation of their citizenship or immigration status. Because these are point-in-time estimates, these individuals are still included in the cumulative total reported above, but they will be removed in future reports after their coverage ends on February 28. By contrast, the 8.6 million figure reported in the main text of the snapshot excludes these individuals.

## HealthCare.gov State-by-State Snapshot

HealthCare.gov States	Cumulative Plan Selections** Nov 15 – Feb 15
Alabama	168,816
Alaska	20,897
Arizona	204,187
Arkansas	64,947
Delaware	24,887
Florida	1,600,006
Georgia	536,929
Illinois	347,300
Indiana	218,617
Iowa	45,399
Kansas	96,226

Louisiana	184,532
Maine	74,792
Michigan	340,905
Mississippi	103,601
Missouri	253,969
Montana	54,346
Nebraska	74,124
Nevada	72,127
New Hampshire	52,944
New Jersey	252,792
New Mexico	51,857
North Carolina	559,473
North Dakota	18,125
Ohio	234,507
Oklahoma	124,838
Oregon	110,228
Pennsylvania	471,930
South Carolina	209,773
South Dakota	21,183
Tennessee	229,093
Texas	1,189,316
Utah	140,221
Virginia	384,612
West Virginia	33,091
Wisconsin	205,839
Wyoming	21,148

<sup>\*\*</sup> State totals include up to 200,000 individuals who cannot continue Marketplace coverage in 2015 because they did not provide the necessary documentation of their citizenship or immigration status. These individuals will be removed in future reports as their coverage ends.

#### HealthCare.gov Local Area Snapshot

The Week 13 snapshot includes a look at plan section by selected Metropolitan Statistical Areas (MSAs). This localized data provides another level of detail to better understand total plan selections within local communities. Eight of the MSAs include one or more counties in states that are not using the HealthCare.gov platform in 2015. Plan selections for those MSAs only include data for the portions of these areas that are using the HealthCare.gov platform, so the cumulative totals in the snapshot do not represent plan selections for the entire MSA. The affected areas are italicized below, and additional information is included in the glossary. Only MSAs with a minimum population of about 725,000 and at least one county in the 37 states using the HealthCare.gov platform are included in the Local Area Snapshot.

Land Area in Harlib Carrage Clates	Cumulative Plan Selections**	
Local Areas in HealthCare.gov States	Nov 15 – Feb 15	
Miami-Fort Lauderdale-West Palm Beach, FL	756,137	
Atlanta-Sandy Springs-Roswell, GA	353,879	
Dallas-Fort Worth-Arlington, TX	334,467	
Houston-The Woodlands-Sugar Land, TX	317,223	
Chicago-Naperville-Elgin, IL-IN-WI	282,424	
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD		
(PA, NJ, and DE portions of MSA only)	248,265	
New York-Newark-Jersey City, NY-NJ-PA		
(NJ and PA portions of MSA only)	192,481	
Orlando-Kissimmee-Sanford, FL	192,881	
Tampa-St. Petersburg-Clearwater, FL	174,675	
Detroit-Warren-Dearborn, MI	157,068	
Washington-Arlington-Alexandria, DC-VA-MD-WV		
(VA and WV portions of MSA only)	151,130	
Charlotte-Concord-Gastonia, NC-SC	144,163	
Phoenix-Mesa-Scottsdale, AZ	139,037	
St. Louis, MO-IL	112,118	
San Antonio-New Braunfels, TX	110,805	
Austin-Round Rock, TX	101,244	
Kansas City, MO-KS	85,785	
Pittsburgh, PA	78,840	
Jacksonville, FL	80,256	
Indianapolis-Carmel-Anderson, IN	73,917	
Raleigh, NC	70,318	
Nashville-Davidson–Murfreesboro–Franklin, TN	69,051	
Richmond, VA	64,293	
Virginia Beach-Norfolk-Newport News, VA-NC	64,211	
New Orleans-Metairie, LA	62,872	
Salt Lake City, UT	54,207	
Milwaukee-Waukesha-West Allis, WI	52,115	
Portland-Vancouver-Hillsboro, OR-WA		
(OR portion of MSA only)	52,769	
Oklahoma City, OK	50,110	
Cleveland-Elyria, OH	47,388	
El Paso, TX	54,117	
Greensboro-High Point, NC	45,473	
Las Vegas-Henderson-Paradise, NV	50,068	
North Port-Sarasota-Bradenton, FL	44,072	

Memphis, TN-MS-AR	44,068
Birmingham-Hoover, AL	39,472
Greenville-Anderson-Mauldin, SC	39,339
Columbus, OH	38,780
Cincinnati, OH-KY-IN	
(OH and IN portions of MSA only)	37,639
Grand Rapids-Wyoming, MI	33,244
Baton Rouge, LA	37,154
Tucson, AZ	31,612
Allentown-Bethlehem-Easton, PA-NJ	30,298
Tulsa, OK	32,101
Knoxville, TN	29,446
Columbia, SC	32,493
McAllen-Edinburg-Mission, TX	34,241
Omaha-Council Bluffs, NE-IA	28,125
Albuquerque, NM	22,176
Boston-Cambridge-Newton, MA-NH	
(NH portion of MSA only)	16,894
Little Rock-North Little Rock-Conway, AR	15,681
Dayton, OH	14,518
Louisville/Jefferson County, KY-IN	
(IN portion of MSA only)	7,703
Minneapolis-St. Paul-Bloomington, MN-WI	
(WI portion of MSA only)	4,176

<sup>\*\*</sup> Local area totals include up to 200,000 individuals who cannot continue Marketplace coverage in 2015 because they did not provide the necessary documentation of their citizenship or immigration status. These individuals will be removed in future reports as their coverage ends.

The snapshot, including a glossary of terms can be found here: <a href="http://www.hhs.gov/healthcare/facts/blog/2015/02/open-enrollment-week-thirteen.html">http://www.hhs.gov/healthcare/facts/blog/2015/02/open-enrollment-week-thirteen.html</a>

#### AFFORDABLE CARE ACT AND TAX RESOURCES

New: Corrected 1095A Forms to go out to some consumers

CMS completed the initial mailing of 1095-A forms to consumers a couple of weeks ago. The majority of Marketplace consumers received correct 1095-As, but some marketplace consumers received a 1095-A form that listed an incorrect benchmark plan premium amount.

Consumers with affected forms will begin receiving updated 1095-A forms in early March.

Marketplace consumers concerned about the status of their 1095-A forms should take the following actions:

- You can find out if you are affected by logging in to your account at HealthCare.gov. You
  will see a notice message that will let you know if your form was or was not affected. A
  majority of tax filers with Marketplace coverage through HealthCare.gov that received a
  1095-A— about 80 percent will find that their form was not affected by this issue and
  will be able to file their taxes with their current form.
- 2. Wait to file if your form was affected. It's best to wait to file your tax return until you receive your corrected 1095-A Form from the Marketplaces. New forms are being sent from the Marketplace beginning in early March. When your corrected form is ready, we'll also send a message to your Marketplace account on HealthCare.gov.
- 3. If you need to file now, use our tool. If you can't wait, and want to find the correct amount of the second lowest cost Silver plan that applied to your household in 2014, you have 2 options: 1) You can use <a href="this tool">this tool</a> to find that amount, or 2) You can call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325) and they can help.

A blog post about corrected 1095 A forms is available here: <a href="http://blog.cms.gov/2015/02/20/what-consumers-need-to-know-about-corrected-form-1095-as/">http://blog.cms.gov/2015/02/20/what-consumers-need-to-know-about-corrected-form-1095-as/</a>

## New: Special Enrollment Period for Tax Season

The Centers for Medicare & Medicaid Services (CMS) announced today a special enrollment period (SEP) for individuals and families who did not have health coverage in 2014, and are subject to the fee or "shared responsibility payment" when they file their 2014 taxes in states with a federal Marketplace. This special enrollment period will allow those individuals and families who were unaware of this new requirement to enroll in 2015 health insurance coverage through the federal Marketplace.

For those who were unaware of the fee for not enrolling in coverage when they could afford it, CMS will provide consumers with an opportunity to purchase health insurance coverage from March 15 to April 30. If consumers do not purchase coverage for 2015 during this special enrollment period, they may have to pay a fee when they file their 2015 income taxes.

Those eligible for this special enrollment period live in states with a Federally-facilitated Marketplace and are:

- Currently not enrolled in coverage through the Health Insurance Marketplace for 2015,
- Attest that when they filed their 2015 tax return they paid the fee for not having health coverage in 2014, and
- Attest that they first became aware of, or understood the implications of, the Shared Responsibility Payment after the end of open enrollment (February 15, 2015) in connection with preparing their 2014 taxes.

The special enrollment period announced today will begin on March 15, 2015 and end at 11:59 pm E.S.T. on April 30, 2015. If a consumer enrolls in coverage before the 15th of the month, coverage will be effective on the first day of the following month.

The full press release can be accessed at:

http://www.cms.gov/Newsroom/MediaReleaseDatabase/Press-releases/2015-Press-releases-items/2015-02-20.html

#### **New: Exemption Tool**

While those who could afford health coverage but chose not to buy it may have to pay a fee, individuals who could not afford coverage or met other conditions may be eligible to receive an exemption. To help consumers who did not have insurance last year determine if they qualify for an exemption, CMS launched a <a href="health coverage tax exemption tool">health coverage tax exemption tool</a> today on Health Care.gov and CuidadodeSalud.gov

Exemptions are available for a variety of reasons, including certain life events, financial status, health coverage status, group membership, and more. The tool does an assessment for the user and does not give eligibility determinations for exemptions. Family members who have different circumstances, like in a case where one family member was offered coverage through a job but others were not, should complete the tool separately with their own information. The tool gives results for both Marketplace exemptions and exemptions claimed with Form 8965, including links and more information about how to claim an exemption.

The Exemption Tool can be found here: <a href="https://www.healthcare.gov/exemptions-tool/#/">https://www.healthcare.gov/exemptions-tool/#/</a>

## Reminder: Free File option for Tax Filers

The Internal Revenue Service and the Free File Alliance today announced the launch of Free File, which makes brand-name tax software products and electronic filing available to most taxpayers for free.

Free File Launches Today; Helps Taxpayers with New Health Care Law

# **CMS** Products

Product	Product Type	Description
https://www.healthcare.gov/taxes/	Website	Important information for Health
		Coverage and Federal Taxes
If you had a health plan through	Website	Information on 1095s
the Health Insurance Marketplace		
in 2014		
If you had other health coverage in 2014	Website	If you had minimum essential coverage for all of 2014
If you didn't have health coverage in 2014	Website	If you didn't have health coverage for all or part of 2014, your income taxes could be affected. You may have to qualify for a health coverage exemption or pay a fee with your federal income tax return
My Tax Checklist (11894)	Checklist	Check this list for reminders about some of the information you'll need or ask your tax preparer before your appointment
3 Tips About Marketplace	Fact sheet	Provides information on how the Health
Coverage & Your Taxes (11876)		Insurance Marketplace impacts your
		taxes
3 Tips About Marketplace Coverage	Fact sheet	Provides information on how the Health
Your Taxes (Spanish)		Insurance Marketplace impacts your
(11876-S)		taxes (Spanish)
No Health Coverage?	Fact sheet	Provides information to let people know
What That Means for Your		what happens when they file taxes if
Taxes(11886)		they did not have health coverage for all
,		or part of the year
No Health Coverage? What That	Fact sheet	Provides information to let people know
Means for Your Taxes (Spanish)		what happens when they file taxes if
(11886-S)		they did not have health coverage for all
,		or part of the year (Spanish)
3 Tips about Marketplace Coverage	You Tube	Video with 3 Tips about Marketplace
and Your Taxes	video	Coverage and Your Taxes
When You File Taxes: Be Ready	Drop in article	Explains what needs to be done if you
With Your Marketplace		had coverage through the Marketplace
Information		when filing your 2014 taxes.
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## **EMPLOYER AND SHOP INFORMATION**

# **SHOP Marketplace Webinar**

The Centers for Medicare & Medicaid Services (CMS) is offering a webinar series for small business employers, agents and brokers, assisters and other interested stakeholders about important changes in the Small Business Health Options Program (SHOP). The presentation will focus on the federally-run SHOP Marketplace, and subject matter experts will be on hand to take questions following the presentation.

Remember, SHOP is open year round.

The webinar will be offered every Tuesday from 2:00 to 3:00 p.m. through February 24, 2015. See the full schedule <u>here</u>, or use one of the links listed below to sign up for a webinar. You can also sign up for updates on the SHOP Marketplace at: hlthc.re/SHOPsignup or at <a href="https://www.healthcare.gov/small-businesses/">https://www.healthcare.gov/small-businesses/</a>.

 2/24/15 2:00-3:00 p.m. EST / Sign up here: https://goto.webcasts.com/starthere.jsp?ei=1049213

#### SOCIAL MEDIA UPDATES NEWS AND UPDATES

Millions #GotCovered for 2015 [images attached]

- Before #ACA millions of Americans were uninsured. Today about 11.4M Americans
   #GotCovered in the Marketplaces. [ATTACH 11.4M Image]
- Did you hear? About 11.4M Americans #GotCovered for 2015! Spread the word! [ATTACH 11.4M Image]
- The story of this Open Enrollment has been written as about 11.4M Americans #GotCovered. [ATTACH 11.4M Image]
- Millions of Americans #GotCovered for 2015! Are you one of them? Share your #GetCovered story today: http://l.usa.gov/lckDTXC
- Are you one of the millions that #GotCoverd for 2015? Share your story today: http://1.usa.gov/1ckDTXC.
- Before #ACA millions of Americans were uninsured. Are you one of the millions that #GotCoverd for 2015? Share your story today: <a href="http://l.usa.gov/lckDTXC">http://l.usa.gov/lckDTXC</a>.

Secretary Burwell: "Millions of Americans Tell the Story"

- RT @SecBurwell
- <u>.@SecBurwell</u>: Millions of Americans tell the story: http://1.usa.gov/1z2KuBF #GetCovered #GotCovered
- An important #GetCovered Update from @SecBurwell: <a href="http://1.usa.gov/1z2KuBF">http://1.usa.gov/1z2KuBF</a>
- "The #ACA is now an important part of the everyday lives of millions of Americans" @SecBurwell: <a href="http://l.usa.gov/lz2KuBF">http://l.usa.gov/lz2KuBF</a>
- Today about 11.4M Americans #GotCovered in the Marketplaces. More #GetCovered updates via @SecBurwell: http://1.usa.gov/1z2KuBF
- <u>.@SecBurwell</u> talks about Open Enrollment efforts across the country.
   #GotCovered <a href="http://1.usa.gov/1z2KuBF">http://1.usa.gov/1z2KuBF</a>

Blog post from Friday, February 20 Title: Is your Form 1095-A correct?

Link: https://www.healthcare.gov/blog/is-your-form-1095a-correct/

Blog post from Wednesday, February 18

Title: Open Enrollment Week 13: February 7, 2015 – February 15, 2015

Link: http://www.hhs.gov/healthcare/facts/blog/2015/02/open-enrollment-week-thirteen.html

Blog post from Monday, February 16

Title: Open Enrollment is over – We can still help you get covered Link: <a href="https://www.healthcare.gov/blog/open-enrollment-is-over/">https://www.healthcare.gov/blog/open-enrollment-is-over/</a>

Blog post from Friday, February 13

Title: Affordable Care Act: Enrollment Opportunity for American Indians and Alaska Natives Link: <a href="http://www.hhs.gov/healthcare/facts/blog/2015/02/aca-enrollment-american-indians-alaska-natives.html">http://www.hhs.gov/healthcare/facts/blog/2015/02/aca-enrollment-american-indians-alaska-natives.html</a>

#### WHITE HOUSE UPDATES ABOUT THE AFFORDABLE CARE ACT AND HEALTHCARE.GOV

Blog post from Tuesday, February 17

Title: More Than 11 Million Americans Are Signed Up for Health Coverage

Link: http://www.whitehouse.gov/blog/2015/02/17/more-11-million-americans-are-signed-

health-coverage

-CMS Office of Communications, Partner Relations Group