

Centers for Medicare & Medicaid Services  
2025 Health Insurance Marketplace Open Enrollment Period Partner Webinar  
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**Stefanie Costello:** We'll give it a minute to let people come in and then we'll start. Good afternoon, and welcome to our 2025 Health Insurance Marketplace Open Enrollment Period Stakeholder Kickoff webinar. I'm Stefanie Costello, Director of the Partner Relations Group within the CMS (Center for Medicaid and Medicare Services) Office of Communications. Thank you all for joining this afternoon to kick off the Marketplace Open Enrollment Period, which officially begins on November 1. Today, I'm joined by several speakers. Dr. Ellen Montz, Deputy Administrator and Director of the Center for Consumer Information and Insurance Oversight, who will provide an overview of Marketplace Open Enrollment. Ben Walker, Director of Open Enrollment for Federally Facilitated Marketplace, Center for Consumer Information and Insurance Oversight, will provide information on what is new this Open Enrollment. Megan Reilly, Senior Advisor in the CMS Office of Communications, will provide information about a new application question and fraud. Chris Koepke, Director of the Strategic Marketing Group from the CMS Office of Communications, will provide information about the 2025 Marketplace ad campaigns. We also have Darrick Lam, Regional Administrator from the CMS Office of Program Operations and Local Engagement (OPOLE), who will provide information about our regional office's work during Open Enrollment. And lastly, I'll showcase our partner resources available for use. I'll also moderate the Q&A (question and answer) session and hand it over to Tasha for closing remarks. But before we begin, we have a few housekeeping items. This session is being recorded. The recording and transcript will be posted to [CMS.gov](https://www.cms.gov) following the event. While members of the press are welcome to attend the call, please note that all press and media question should be submitted using our media inquiries form available at [cms.gov/newsroom/media-inquiries](https://www.cms.gov/newsroom/media-inquiries). All participants will be muted. Closed captioning is available via the link shared in the chat by our Zoom moderator. If we have time for Q&As towards the end of our webinar, we ask that you submit the questions using the Q&A function at the bottom of your screen, and we'll do our best to get to as many as possible. And with that, I will turn it over to Dr. Ellen Montz, CMS Deputy Administrator and Director of the Center for Consumer Information and Insurance Oversight for opening remarks. Dr. Montz?

**Dr. Ellen Montz:** Hi there. Good afternoon, everyone, and thank you, Stefanie. I'm here at—just delighted to—delighted to be here to preview and—and—welcome this year's Open Enrollment on [HealthCare.gov](https://www.healthcare.gov). This is our 12<sup>th</sup> Open Enrollment, and I know every single one of you out there knows this, but we always say it, beginning November 1 and running through January 15 of this year. After last year's record-breaking season, we are better positioned than ever before for what is sure to be another success. We've got a combination of robust, easy-to-understand plan options and improved consumer experience, and large-scale outreach advertising, and enrollment assistance in order to continue that momentum and—and—reach out to—to—folks that—that—that—need—that need—insurance. And as always, we need your help to get the word out that—

that—starting November 1, even if you are already enrolled, and even if you looked before and didn't find something that you thought was affordable, that you should—the message is you should come to [HealthCare.gov](https://www.healthcare.gov) and check out what's available for 2025. This year, we are focused on continuing to increase access to consumer assistance and ensure robust outreach and education efforts reach consumers about the opportunity to enroll or re-enroll in the Marketplace. As I like to say, and as my team here at CMS lives and breathes, we will not rest until everyone who is eligible for this quality affordable coverage is enrolled. And—and—we will—and we will—employ all of our—all of our—capabilities, including a very strong capability we have with our partnerships—with our partnerships—with all of you out there to ensure that that—that that—goal is achieved. We are committed to raising awareness around the availability of affordable plans for 2025 as a result of the Inflation Reduction Act. Those enhanced premium tax credits have truly been a game changer. And I am pleased to announce that similar to the past couple of years, we can continue to say that four out of five [HealthCare.gov](https://www.healthcare.gov) customers will find health care coverage for \$10 or less per month in 2025.

A few other exciting items for this year's Open Enrollment that our—that our—teams will walk through with a little bit more in depth. First, I am—I am—excited that beginning November 1, Deferred Action for Childhood Arrival recipients, or DACA recipients, will now be eligible to enroll in Marketplace coverage, including eligibility for premium tax credits and cost-sharing reductions to lower their Marketplace health insurance costs. Additionally, we recently announced that we are issuing an annual \$100 million in navigator cooperative agreements. We've issued this to 44 organizations for—for—the next five years, providing enrollment assistance to consumers in the 28 [HealthCare.gov](https://www.healthcare.gov) states. As you all know and as we have come to count on, navigators are unbiased experts who operate year round, assisting with general education, helping consumers find affordable coverage that meets their needs, and assisting beyond the enrollment process, which I think is key to ensure they are equipped with the tools and resources needed to actually use the insurance that they bought, to make sure we are delivering on our promise that access actually equals care. And navigators are there to—there to—help folks year round.

We know that you all are on the front lines and have done so much to connect folks across the country to critical health care coverage over the last decade. And I have every faith that you are—you will do it again and we will continue to produce historic gains. So I do want to pause for a second, for a moment, to thank you all for your tremendous effort and to continue to encourage you all to come back in, ask for things—ask for things—that will be helpful to you whether it's new toolkits, communication materials, and the like. And we will really want to work in true partnership with you all to ensure that folks that are eligible across the country are enrolling in coverage.

One more thing before I pass the mic to my colleagues. You may—you may—have heard me on these calls before really stress that we—our work is not done in continuing to ensure that individuals who are no longer eligible for Medicaid and CHIP (Children's Health Insurance Program) transition to Marketplace coverage if—if—they are—are—eligible. We—we—on [HealthCare.gov](https://www.healthcare.gov) and other state-based marketplaces across the country, you know, even—even—though the large eligibility redetermination for Medicaid and CHIP are, you know, are ongoing, and so our—our—efforts do not stop either. And so whether it is re-enrolling in coverage,

whether it is rolling—enrolling for the first time or transitioning from other coverage, please help me in getting folks to our front door this Open Enrollment. Our doors are open, and coverage is—coverage is—available. I'm really excited for—for—this Open Enrollment. And now, I'd like to turn it over to Ben Walker, our Director of Open Enrollment for the Federally Facilitated Marketplace to share more detailed updates about this Open Enrollment. Ben?

**Ben Walker:** Yeah. Good afternoon. Thanks, Ellen. It's great to be here with you as we approach the start of Open Enrollment for the Federally Facilitated Marketplace and the 31 states we'll be serving for this upcoming coverage year. So as with every year, we've spent time since the last Open Enrollment Period working on making improvements to our systems and processes, going through the plan certification process, and testing everything in anticipation of an exciting 12<sup>th</sup> Open Enrollment Period. And I'm pleased to be able to say that we're on track to kick things off on Friday morning. Now we've made many large and small improvements over the spring and summer, and I'll highlight just a few of those for you today. So first, as many of you are aware, we've been focused for a number of years on trying to make sure that consumers can navigate the plan selection and comparison process and pick the best plan for their situation. And in support of that goal over a number of years, we've worked to improve the display of information on [HealthCare.gov](https://www.healthcare.gov) as well as made some important policy changes. For this year, we have a limit on the number of non-standardized plans that each issuer can offer in place, which doesn't constrain the ability of issuers to offer standardized plans. And I'll say a little bit more about what that sort of numerically has looked like a little bit later.

Another notable policy change for this year is related to the requirement for consumers who have Advance Payments of the Premium Tax Credit (APTC) paid on their behalf to file a tax return and reconcile those tax credits. So starting with this Open Enrollment, when the IRS (Internal Revenue Service) tells us that their records indicate that someone has yet to file and reconcile for the previous year only, we'll be communicating with that consumer to make sure that they understand the requirement and what they need to do. If the IRS tells us that their records indicate that someone has yet to file and reconcile for the past two years in a row, then we'll let the consumer know that if they don't file and reconcile, we'll be removing their Advance Payments of the Premium Tax Credit starting January 1. So those who have been around for a little while will recognize the distinction in that policy. Previously, if you had failed to file and reconcile for just one year, you were subject to having your advance tax credits removed for the coming year. Now that first year is really an extra warning year, during which we'll be working closely with IRS to try to make sure consumers really understand what they need to do. And after two consecutive years is where we will be removing APTC going forward. As I mentioned, we'll be working closely with the IRS on those. Consumers who are in either of these groups will be getting letters from the Marketplace explaining the situation, and they'll also have the opportunity to return to [HealthCare.gov](https://www.healthcare.gov) after they've filed and reconciled to tell us they have done that, so we can continue their APTC.

This has also been a big year for us in terms of focusing on program integrity and the agent and broker channels. And hopefully, you've seen the information we've released through the summer about our actions in that area. This will be the first Open Enrollment after which we've implemented changes to block unauthorized agent and plan switches, improve the completeness

of consumer data being submitted by agents and brokers, and expanded our oversight and enforcement. And we'll be continuing to monitor and address any concerns as they come up.

Now, every year, our teams work on improving the consumer experience across the website and our various operations channels. And this year, you may have seen that we have a couple of exciting developments in this area, which are actually already in place. So first of all, this summer, we redesigned the [HealthCare.gov](https://www.healthcare.gov) homepage to try to do a better job of focusing on the key actions that consumers need to take at varying points in time. In addition, we've rebuilt the first parts of [HealthCare.gov](https://www.healthcare.gov) that consumers see after they log in so that they look and feel like our application and plan comparison experience, are more responsive to consumer needs, and work well on mobile devices.

The last thing I'll note is that we've been working for the past several years to help Georgia launch their own exchange, which will be in place for this upcoming Open Enrollment Period. And we're excited say that we have a robust set of plan choices available for the upcoming year, and that affordability is looking good. Few things we always keep our eye on. First of all, the number of issuers per average enrollee. That's something that really, when we get that number up, we make sure that consumers have a choice of multiple companies. And this year, we are slightly higher than we were last year, which was already in a really good place, so that is—is—excellent. Noting of course, there is some geographical variability.

Second thing, I touched on standardized plans earlier, and we're always looking at kind of plan counts in various areas. And this year, what we've noted is that the number of standardized plans that are available to consumers on average is up a little bit. The number of non-standardized plans available to consumers is down a little bit. And so, again, that is definitely moving things in the right direction in terms of trying to make that plan comparison experience as simple as possible for consumers, noting that we will continue to plow forward in that area. The last thing I'll say on the plan piece is that enrollee costs are remaining stable or increasing slightly with some variation across states, issuers, and metal levels. Noting of course, that the most important thing here is that we still have in place the enhanced subsidies that are available under the Inflation Reduction Act, which are very helpful as you all know, for ensuring consumer affordability. And if you haven't had an opportunity yet to check out the plans and premiums in your area for this year, I encourage you to takes a look at that. If you go to [HealthCare.gov/see-plans](https://www.healthcare.gov/see-plans) right now, you can type in a ZIP code and see all of the plans that are available, premiums at various age brackets, and—and—everything associated with that.

Now, with everything that I just said noted—all those improvements—I do want to acknowledge that we know that health insurance is still complicated. And so we know how important it is for consumers to be able to get help from trusted partners like your organizations and the organizations you support. We do appreciate all of your hard work, and we look forward to partnering with you on a successful Open Enrollment Period. And now I'm excited to introduce Megan Reilly from our Office of Communications to share additional information about Open Enrollment.

**Megan Reilly:** Great. Thanks so much, Ben. We have a couple of slides here today to also talk to you about a few other changes we've made shortly before Open Enrollment. You can go to the

next slide, please. One of the new changes that we introduced before Open Enrollment is an optional question around getting resources and registering to vote for consumers that might be interested. So in that application experience, consumers will see the question—sorry can you go back to the first slide? Thank you. So consumers will see a question if they're interested in getting resources on voter registration. They have the option to say "yes, I am interested," "no," "prefer not to answer," or they can skip this question entirely. Depending on their answer, we'll then tailor the rest of their application experience. You can go to the next slide, please. When they get to the very end, we have them sign their application. So they've reviewed all of the details and then once they're ready and they hit submit, consumers that said, "yes, I am interested in getting resources on voter registration," will see a new page that provides information about going to [vote.gov](https://www.vote.gov) to find those resources specific to their state. Consumers that click on the link for [vote.gov](https://www.vote.gov) will open up in a new tab or window so they can keep going with their enrollment experience on [HealthCare.gov](https://www.HealthCare.gov), and then come back to check out [vote.gov](https://www.vote.gov) when they are ready at the end of their experience. It'll just sit out there open so that they can get personalized information for their state, where they need to go and resources and deadlines that are available to them. So this experience is now up in [HealthCare.gov](https://www.HealthCare.gov), so as you're helping people understand what this is, you can let them know. If they're interested, great. It's available. They can click the link, and they will be able to take action after they finish all of their application updates on [HealthCare.gov](https://www.HealthCare.gov). Next slide, please.

As is always the case when we're in the fall, there is a lot of marketing and outreach happening across the whole U.S. And one of the things we're continuing to focus on is helping consumers avoid scams. We've been running outreach and education to try to increase awareness and make sure that consumers are checking official sources of information and to help protect themselves from fraud or scams that may be out there. So one of the big things to reinforce with consumers that have questions is making sure they're checking those official sources on [HealthCare.gov](https://www.HealthCare.gov). They can always call the Marketplace call center, which is available 24 hours a day, every day of the year. And they can reach out for certified partners, and that could take the form of people available in their local community, and they can check the directory on [HealthCare.gov/find-local-help](https://www.HealthCare.gov/find-local-help). Or they can also check out if an enrollment partner website—they've seen an ad, or they've gotten some marketing emails, and want to see if a place is a place that they actually can enroll. If it's not [HealthCare.gov](https://www.HealthCare.gov) itself, we provide that list on [HealthCare.gov](https://www.HealthCare.gov) where they can actually check to make sure that those websites are authorized by the Marketplace and can help the consumer enroll in official Marketplace coverage during the year. And that's on [HealthCare.gov/direct-enrollment](https://www.HealthCare.gov/direct-enrollment).

We've put out various information resources and we are continuing to share these throughout the year, and we'll be continuing to look these up through our outreach and education activities. We have an infographic we've shared previously on unauthorized agent broker activities, which Ben talked about a little bit. That's still available to download on [CMS.gov](https://www.CMS.gov). We also have a fact sheet for helping consumers avoid scams, and we also have a resource page on [HealthCare.gov](https://www.HealthCare.gov) for how consumers can protect themselves from fraud and scams. Some of that includes things to be asking yourself if you're seeing an ad where you're getting outreach and you're not sure. Do you know this person? Do you know this organization or this company? If you're not sure, check an official resource on [HealthCare.gov](https://www.HealthCare.gov) to make sure that it's legitimate before providing any personal details. Don't give out personal information unless it's through an official channel that



you've actually checked. And protect yourself. The Marketplace doesn't offer cash or gift cards for signing up for coverage. We are totally free to use, and if you go to [HealthCare.gov](https://www.healthcare.gov) or the call center or use one of our trusted certified partners, whether that's Local Help or through one of our enrollment partner websites, that's the best place to go and to use those official channels in order to get that information. And speaking of official channels, I am now going to turn it over to my colleague, Chris, who's going to talk about what our official outreach and education is going to look like for this Open Enrollment Period.

**Chris Koepke:** Good afternoon. Thanks a lot, Megan. Can everybody see the slides? I saw a couple of comments in the Q&A that the slides were not visible. But hopefully, they are at this time. So I'm actually going to be talking a lot about the advertising that brings a lot of people to [HealthCare.gov](https://www.healthcare.gov), to these beautiful programs that Ellen, Ben, Megan—and the websites, and quite honestly, hundreds of support people help make happen. Go on to the next slide, please. Do we have the next slide, please? Thank you. So the overall goal is to drive people who lack insurance now to [HealthCare.gov](https://www.healthcare.gov). That's number one goal, because, you know, part of the whole point of the exchanges of the Marketplaces is to have people who are uninsured become insured. And the second one is that even if you are already enrolled in a Marketplace plan, come back to [HealthCare.gov](https://www.healthcare.gov) and—to choose a plan for 2025. Do some comparison. You might find a better deal. And we also know that people who are enrolled and make an active choice in enrollment are more likely to stay enrolled. Next slide, please.

All right. So we're going to build on what we've learned in the—so there is a suggestion to maybe stop sharing and re-share. There we go. Yeah, thanks. And maybe that will make a difference, hopefully. All right—all right. So we've been doing this for 11 years up till now. We do a lot of research, and we have a lot of experience looking at what, you know, works the best in terms of—in terms of—our outreach strategies. So we build on those every year—A/B test messaging, all sorts of things. We are going to be doing ads besides in English, what we call general market ads. Also, we'll have ads in African American media working with African American specialists, Latinos in both Spanish and English, Chinese, Vietnamese, Korean, Tagalog, and Hindi. Deadline messaging, late especially when we get—especially when we get—late into the Open Enrollment Period. Really drives a lot of people. We use that in both email as well as advertising. Testimonials with diverse program recipients. We make all sorts of ads. Some are more attention grabbing, some are more convincing. Testimonials are always extremely convincing, and we have multiple people in them, and they are diverse. And people love it in the focus groups. They love to see people other than themselves as well as people like themselves signing up for this program. It shows that it's something that is valuable for—across the country. We also do a lot of modeling to see how well things work. And—and—so there are certain pockets where we've been placing ads with ad content that makes sense. So for instance, Instagram influencers, sports. People like sports. People who are involved in gaming communities. We do special ads for those groups, and they tend to be very efficient, but they don't reach everybody, right? There's only so many people are gamers. So we have ads that are outside. But those that we target to the gamers are very efficient in terms of getting people enrolled. StateNet radio, we have found is also a very efficient driver and it works in rural areas too, which is great. RMT, by the way, means Radio Media Tour. Sorry, that's an inside ballpark term there, and we do that throughout the time, probably November, December and January at

this time, in both Spanish and English, and in some Asian languages as well, to inform people about the Open Enrollment. Next slide, please.

All right. I'm going to show you some ideas of the ads we're going to run. Going to go through these really quick, because it's also going to hit on the messaging. Please, next slide. So this is an example of a testimonial. People that we have this year. There are people who are—these are their real prices that they are paying. The reasons and why they like being at [HealthCare.gov](https://www.healthcare.gov). We build them in together. So we have Alejandra, who is, you know, values mental health. She's paying only paying \$54 per month. We have Jeffrey. He juggles a lot of different jobs. He does like to work in the theater—in regional theater. He's paying \$12 a month. And we also have Heidi, who has a family, and she's really happy. She started signing up for coverage after she had kids, and she pays \$0 per month. So next slide, please.

In Spanish, we have Daniela and Damien and Erica at \$0, \$11, and \$0 a month. Also in a test—in testimonials in different regions. They had one, you know, Damien had been in an accident after he had—had—his coverage. He was in a testimonial for us last year as well. And he's just really thankful to have had coverage at this time. Next slide, please. All right. This is a new one. Every now and then we find that a little bit of humor is more attention grabbing, but not quite as convincing. So those ads are very convincing. This is one we'll—going to run during sports. So you got a bunch of people sitting down. It's the beginning of the season, it's week one. They're high fiving, good things are happening. They're excited. They're standing up. They're angry. They're off-camera. They're throwing things because things went bad, then a field goal got made. They got excited. Then there was an interception. Then the season is over. They're not going to make the playoffs. Lots of emotions on this couch. “Season takes its toll. Have a plan to protect yourself.” And here's a—I saw a question in the chat, “tell us a little bit more about what Ellen said, four out of five customers can find a health plan for \$10 or less per month.” So that is true again this year. Of people who are currently enrolled, if they—if they—looked at every plan available to them, four out of five of them could find a plan for less than \$10 a month. And so we have also texted messages extensively through different types of research protocols, and this one comes out towards the top every single time, if not actually at the top every single time, “[HealthCare.gov](https://www.healthcare.gov) is here for you.” Next slide, please. All right. This is not the deck I sent. All right. So I think that's going to be it for me today. And I will turn it over to my colleague in the region, Darrick Lam. Thank you.

**Darrick Lam:** Thank you so much, Chris. Good afternoon, everyone. I'm Darrick Lam, Regional Administrator at the Office of Program Operations and Local Engagement, aka OPOLE, and we are based in San Francisco. And like you, CMS staff in OPOLE are based in offices throughout the country, at 10 local offices and also in Puerto Rico. We cover all 50 states and all the U.S. territories. We have a team of CMS staff in each office dedicated to outreach and engagement for the Marketplace. Our team is here to support you, our trusted community partners, in the work that you do every day to support the Marketplace. So if you have any questions or need information or you would like CMS' participation in an event or meeting, or need any other assistance with Marketplace issues, please connect with our OPOLE office. It's our goal to connect with partners like you who do such great work in the communities, getting the word out and enrolling people into Marketplace plans. That's what our team does every day, too. So during last year's enrollment, we hosted or participated in over 600 activities across the

country, reaching over 25,000 people. And I know that we are capable of doing more with your support and partnership. Our team is small but mighty and is skilled in outreach and education. So if you would like CMS' participation in any event we're hosting or participating in, please connect with OPOLE. And we sent the OPOLE points of contact and the contact information along with the transcript which will be issued later on this week.

So our successful Marketplace outreach touches all lives, including underserved and underheard communities like those who live in rural areas, people with Medicaid coverage, disabled individuals, African Americans, Latinos, Asian American and Pacific Islanders, Native Americans and Alaskan Natives, and also the LGBTQ population. We also rely on partners like you to share our information with your network. So last year, we know that when our partners shared information, we were able to reach over a quarter of a million people. All OPOLE staff would love to connect with you and also add you to our local partner network's distributions. That way you can be sure to receive the latest and the greatest CMS information on the Marketplace. And when you share CMS information, let us know how many people you reached so we can add you in that. So in conclusion, in case you missed it, please connect with your local OPOLE office. Just send an email to your local office and you will be connected to your local Marketplace team member. And again, we're going to send out the points of contact along with a transcript later this week. Now, I'd like to turn it over to Stefanie Costello, who is the Director of the CMS Partner Relations Group. Stefanie, over to you.

**Stefanie Costello:** Thank you, Darrick. All right. So I have some slides and hopefully, you all can see these. Next slide. We'll also put the link to our toolkit page in the chat, so you all can check that out at your leisure and pull down our resources. So we have a virtual toolkit available for this year, and it includes promotional materials and customizable materials in both English and Spanish as well as some additional languages. And these might be familiar to you all from years past, but we have a reference sheet which we really like. It's kind of a one-page-ish cheat sheet with all of our top resources put together in one sheet, because I know we have lots of resources around the Marketplace and this kind of synthesizes all of that for you all. So we have our reference sheet. We have talking points. I know in the chat, someone asked if we had that "four out of five" messaging. That's going to be in the talking points in our virtual toolkit, so you can find it there. We have social media messaging which includes graphics, and that's going to be in our toolkit, and some other promotional materials. That is our Marketplace Open Enrollment toolkit.

I do want to pause and just make mention that we also are going to be posting another toolkit later this week. And to Dr. Ellen Montz's point about the Deferred Action for Childhood Arrival, DACA, recipients being able to obtain health coverage through the Health Insurance Marketplace starting November 1, we're going to have a DACA toolkit available. And this toolkit is going—is designed to reach as many uninsured, qualified DACA recipients who are eligible to enroll in the Marketplace. And it would be great if you all could use this toolkit as well and integrate it into some of your communication channels. That toolkit is going to be posted on our same Partner Tools and Toolkit page later this week. We'll email you all out once it's posted but you all can check back there. And the DACA toolkit will include a fact sheet, a Frequently Asked Questions, a drop-in article that you all can use in your—in your—communications. We have social media messaging specifically for DACA recipients. We have a



postcard that you all can print, and a fillable flyer. So if anyone has information that you all want to put your contact information in the fillable flyer, that's in that same toolkit. So we have two, again, two toolkits available this year. One is our Open Enrollment toolkit, virtual toolkit, which we went through first, and then the second one is the DACA Recipients toolkit which will be posted later this week, and that one will be available in English and Spanish.

All right. So moving on, we have our theme weeks, and we have the theme weeks every year. And you all are really great trusted voices to amplify our theme weeks every single year, so I know you all are excited about that. I'll go over the exact theme weeks on the next slide. But just until then, we are going to have the toolkits available for each of our theme weeks and that's going to include talking points and social media messages and graphics for each of the theme weeks. So very excited for you all to get that and help get the word out. We are continuing our Champions for Coverage program this year. So hopefully, many of you all are champions. If not, we encourage you to apply. Champions are both national and local organizations who help provide outreach and education on the Marketplace and provide information on how people can enroll in health coverage through [HealthCare.gov](https://www.healthcare.gov). You don't have to be—champions aren't necessarily assisters. Sometimes they are, but sometimes they're just community members or organizations like libraries who are just trusted sources for getting information out. If you are interested in learning more about the Champion program, we have our web page, and then we have email, [champion@cms.hhs.gov](mailto:champion@cms.hhs.gov). You can email for questions. And on that Champion web page, the link is now in the chat, we have the sign up form as well, so you all can check that out. Great. Next slide.

All right. We're going to continue doing our partner education webinars. This is our first one that we're kicking off this Open Enrollment season, and we will continue to have two additional webinars, and our next one will be January 8, where we will have information about our final deadline push. So this was right prior to our January 15 Open Enrollment end date. And then our last—our third and last webinar is going to be January 29, and that's our thank you and our Coverage to Care. So as we enroll these individuals into the Health Insurance Marketplace, we want to make sure that they are using their health insurance and that if those individuals might not have used it in the past, or might—this might be the first time they have coverage, and they need to know a little bit more about health insurance literacy, we'll have some resources there for how to use health insurance and understanding some of those technical terms. We're going to continue our partner listserv messaging. Our first one went out on October 25. So hopefully, you received it. If you did not receive our listserv, you can put this—put it in the chat or the Q&A. Just give us your email address and we'll make sure you get on our—on our—distribution list. But we'll have those listservs going out regularly during Open Enrollment, and you can look for those, which will include all of our latest information. We always promote our assister resources, and so if you're looking for an assister, including navigators, you can go to the navigator awards contact information to find the navigator awardees. And then you can also go to [Find Local Help](#), which can be used to find local navigators and Certified Application Counselors (CACs) that you can connect with on the ground that might be able to answer questions, come to events, and help individuals get enrolled. All right. Next slide.

All right. So here's our theme weeks of action this year. So as I said, we're going to have a toolkit for each of these theme weeks. And we have some of the theme weeks posted already. So

our Get Ready for Open Enrollment Week of Action was last week. That one is up. We have our Open Enrollment Begins toolkit, which is currently posted, and our American Indians/Alaska Native Tribal Week of Action. Starting next week, we have our Faith Week of Action for November 3, and the Women's Week of Action. We have November 10, our Black Americans Week of Action, and our Early Childhood Educators Week of Action. The week of November 17 is Latino Week of Action and Rural Week of Action, which will coincide with the Rural Health Day, which is November 21. And then the week of Thanksgiving is our Thankful for Coverage Week of Action. So we'll have those posted and the theme weeks momentarily. In December, we have the week of December 1, is our AANHPI (Asian American and Native Hawaiian/Pacific Islander) Week of Action, which we will have translated into several AANHPI languages. It's also our Small Business Week of Action. The week of November—excuse me—of December 8 is our Health Centers Week of Action and our LGBTQ+ Week of Action. The week of December 15 is our Pre-Existing Conditions/Disability Week of Action and Men's Week of Action. And then the week of December 22 is Give the Gift of Health Care Week of Action followed by December 29, which is our Health and Wellness Week of Action. In January, January 5, we have our Gig Workers Week of Action and our Young Adult Week of Action. And our Young Adult Week of Action coincides with National Youth Enrollment Day, which this year is occurring on January 10. And then finally, to round out our Open Enrollment the week of January 12, we have our Last Chance Week of Action and the January 5, of course, is our last day to enroll in coverage. The one thing I will add that's not on here is we do have a Veterans Day post. It's not a whole week but we do have the day, so we'll have some information if you all work with veteran populations and veteran families, we'll have some information on our theme weeks toolkits there. All right. Next slide.

All right, so here are key Marketplace websites. So most of these are in the chat now. But of course, you all know to enroll in Marketplace, we have [HealthCare.gov](https://www.healthcare.gov) and [cuidadodesalud.gov](https://www.cuidadodesalud.gov), which is in Spanish. Our partner resources and tools is—is—linked there. That's where you can find this toolkit and all the resources that I went over today, including a list of the theme weeks and the theme week toolkits. [Find Local Help](#), of course, if you're interested in finding local assistance. The Champions for Coverage web page and Champions for Coverage sign up form. Both of those were put in the chat for you, and then the navigator contact information. All right. Next slide.

I think that's it. Oh, yeah. There's just a reminder for the upcoming webinar dates, which I went over. All right. So I think that's it. If you can confirm. I think that's the last slide. Yeah. All right. So it looks like we have time for some question and answers. If you have any questions, now is the time to go over that. So thank you to those who submitted the questions in—in—the Q&A function. If you haven't submitted one, you can submit the questions using the Q&A box function at the bottom of your screen, and we will do our best to get to as many questions as possible. All right, so I think I answered a few of them but let me pop it open and see. And the first one was, "Will resources be available on the topic of DACA?" And yes, those will be posted this week, and that will be on our main tool and toolkit website. If you are signed up to receive emails from us, we will also email out and notify everybody when that English and Spanish version gets posted. We will have a recording of these slides—of the presentation, including the slides, and that will be available within the coming days. I don't know the exact date, but we will

send an email out to those who attended the call today, letting you know when the transcript and slides will be posted.

All right. One question is, “If you were a Champion for Coverage in previous years, do you need to reapply each year?” You do not. So you stay a Champion for Coverage, unless you have indicated to CMS that you no longer want to be a champion. Let’s see. “Will the DACA toolkit be [HealthCare.gov](https://www.healthcare.gov) specific, or will state-based exchanges be able to use the toolkit as well?” So it is a [HealthCare.gov](https://www.healthcare.gov) specific toolkit but there—some of the materials in there are—they’re branded with [HealthCare.gov](https://www.healthcare.gov) but the content in them, I think could be used, so you should check with your state-based exchange. Some of them might have toolkits that they’re working on as well for DACA, and in the FAQ we have—we do have a question about the state-based exchanges and DACA—for DACA recipients. See if—let’s see—I’m not sure—CCIIO (Center for Consumer Information and Insurance Oversight) is still on. Yeah, so I think—I’m not sure if anyone can answer this question, any of our speakers, but I’ll ask it and I’m not sure if maybe Ben, if this is for you, but “how do we get PAHCOM?” P-A-H-C-O-M credit. Not sure if that’s you or Megan.

**Ben Walker:** I, unfortunately, don't know anything about that.

**Stefanie Costello:** OK. Yeah, I’m not sure either. So we can take that back and see if we can get that answer for you. I think that’s it. So thank you so much for these questions. You can still put some in if you have any, and I will turn the—let's see, there's one more. Yeah, we have one question. “Beside the enhanced subsidies, has the Inflation Reduction Act improved anything for this year?” So it is because of Inflation Reduction Act that we have the—the—subsidies that we have this year. So that’s still the same as the previous Open Enrollments, and so we don't have anything additional for—related to Marketplace Open Enrollment for the Inflation Reduction Act. The Inflation Reduction Act does have a few things for Medicare Open Enrollment for those 65 and older. But for the Marketplace, it is the same as the previous year. I think that’s—that’s—all we have. And I apologize, some of the questions we don’t have the correct subject matter experts on to answer today, but we can try and take these back and get you some answers. So with that, I will turn it over to Tasha Bradley, who will close out our call.

**Tasha Bradley Green:** Thank you, Stefanie. And I want to thank all of our partners for joining. Sorry that my lighting is not that great, but I do want to say that we thank everyone for joining us today on this webinar. This will be our first in a series of webinars, as Stefanie already said. Before we close out, I just want to go over the calls of action for this year again. Our goal is to get as many people enrolled in health coverage as possible, and we need your help to make that happen. So remember that four out of five [HealthCare.gov](https://www.healthcare.gov) consumers can find health coverage for \$10 or less per month with financial help. If the consumer has looked for health coverage before, they should return to the Marketplace at [HealthCare.gov](https://www.healthcare.gov) or [cuidadodesalud.gov](https://www.cuidadodesalud.gov) to see if they qualify for financial help. Encourage consumers who need help enrolling in coverage to visit [healthcare.gov/find-local-help/](https://www.healthcare.gov/find-local-help/) or to call our 1-800 number, 318-2596. Free help is available 24 hours a day, 7 days a week, and assistance is available in 200 languages. Again, use the materials on our CMS partner tools—and tools—toolkits page to educate consumers about Open Enrollment. We will be making updates later this week, adding additional toolkits for the theme weeks along with DACA. And then, try to align your outreach and your events with the theme

weeks that have been posted online. Finally, remember that CMS can't do this without each one of you and your organization. We are looking forward to your continued support this Open Enrollment season. Thank you all to the speakers for sharing important information about the 2025 Marketplace Open Enrollment Period. As I mentioned—as mentioned at the top of the call, we will post the recording and transcript and also get the slides out to everybody later this week or early next week, and they will be posted to the partners tools and toolkits page. Please join us for our Wednesday, January 8 webinar at 3:00 p.m. to continue learning about the resources and materials available for Marketplace Open Enrollment. To register for that upcoming webinar, please use the link posted in the chat or in the email you received about this event. Please share the invitation with your networks. I want to thank you guys all again for joining us today, and we look forward to hearing from you guys again. Thank you, guys. Goodbye.