

As the World Turns to 2014: Outreach and Enrollment Evolve

November 2, 2011

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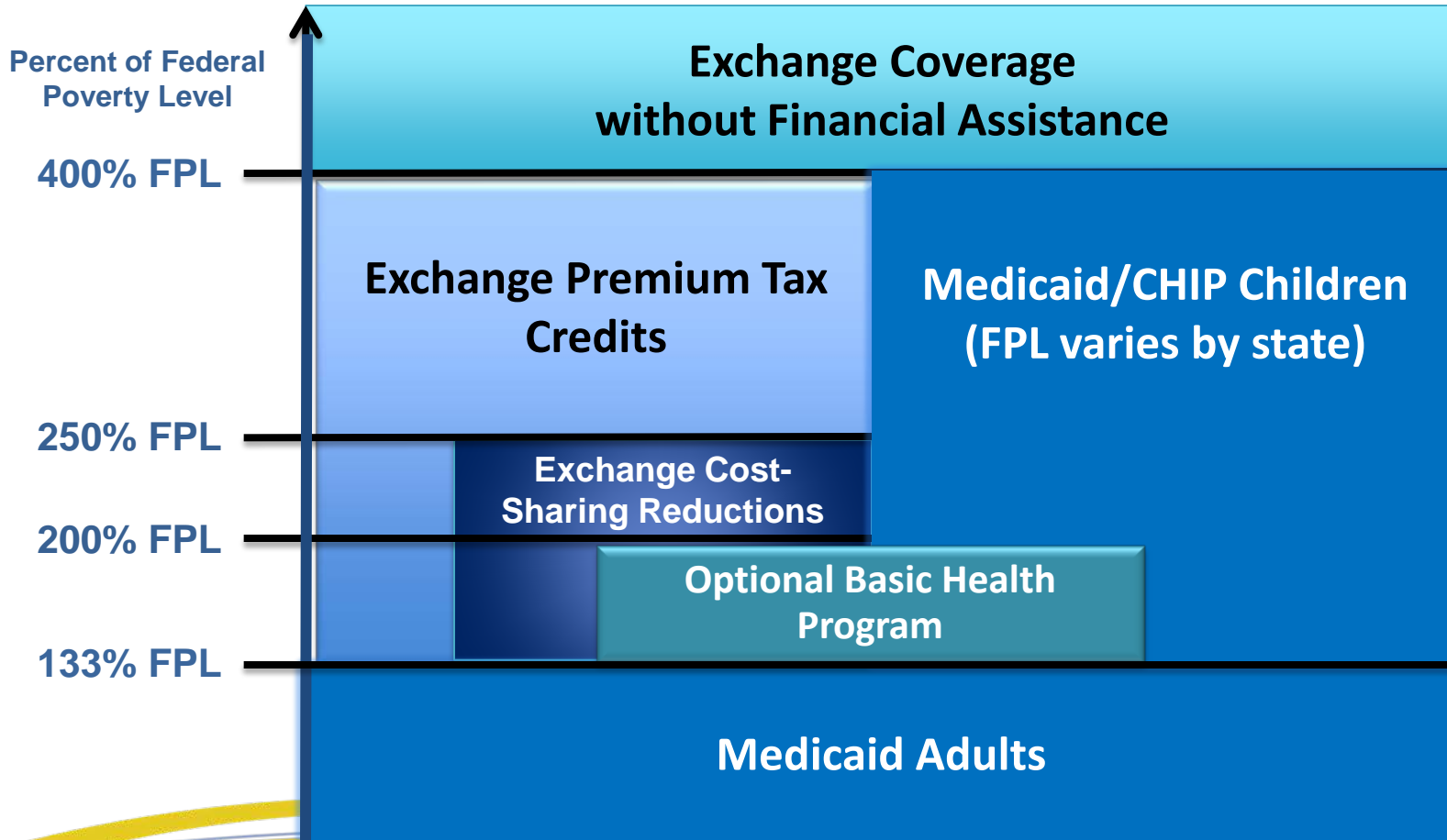
Centers for Medicare & Medicaid Services
Department of Health and Human Services



Increasing Access to Coverage

- The Affordable Care Act:
 - Establishes Health Insurance Exchanges to help individuals purchase insurance
 - Provides for premium tax credits to support the purchase of health coverage through an Exchange
 - Builds on and simplifies Medicaid and the Children's Health Insurance Program (CHIP); to cover adults with low incomes and children.
- Together, these coverage programs will ensure that individuals who do not have access to affordable coverage will be able to obtain health coverage.

Health Coverage Starting in 2014



2011 HHS Poverty Guidelines in the 48 Contiguous States and D.C.

Family Size	133%	250%	400%
1	\$14,484	\$27,225	\$43,560
2	\$19,564	\$36,775	\$58,840
3	\$24,645	\$46,325	\$74,120
4	\$29,726	\$55,875	\$89,400

Simplifying Medicaid and CHIP: NPRM

- Expands eligibility to 133% FPL for individuals under age 65
 - Enhanced matching funds for newly eligible
- Medicaid and CHIP coverage for children at higher incomes (States' March 23, 2010 policies)
- Simplified income standard based on MAGI for most people under age 65. Same standard used for premium tax credits.
- Simpler and aligned eligibility across Medicaid, Exchange and CHIP

Simplifying Medicaid and CHIP: NPRM

- Use of a single, streamlined application
- Following State lead, modernizes eligibility verification rules to rely primarily on electronic data
- Renewals every 12 months; first evaluates information available through existing sources, improving program integrity
- Provides States with options for determining the appropriate federal matching rate for “newly eligible individuals ” without having to operate two eligibility systems

Exchanges Will Help Consumers Gain Access to Health Coverage

- An Exchange can help individuals:
 - Look for and compare health plans based on price, benefits, cost-sharing and quality.
 - Get answers to questions about health insurance coverage options.
 - Find out if they are eligible for private insurance tax credits or cost-sharing reductions or public insurance programs that make coverage more affordable.
 - Enroll in a health plan that meets their needs and budget.

Functions of an Exchange Related to Outreach and Enrollment

Functions of an Exchange Related to Outreach and Enrollment:

- Providing consumer information on qualified health plans in a standardized format
- Creating an electronic calculator
- Operating an internet website and toll-free telephone hotline
- Establishing a Navigator program
- Implementing outreach and education programs

Navigators

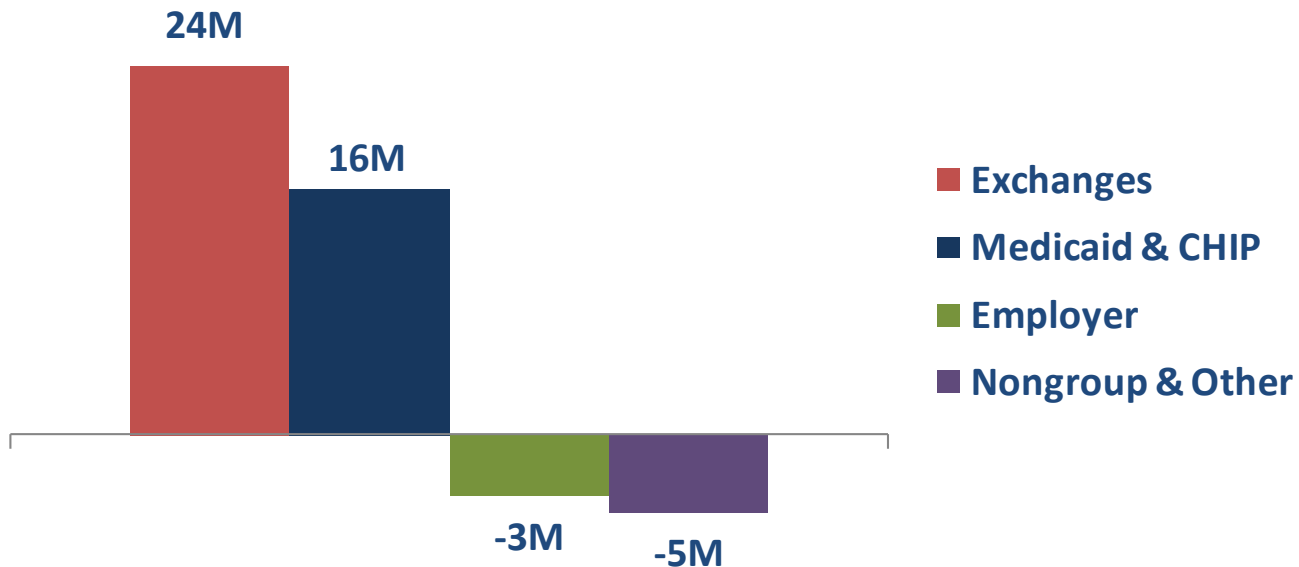
Duties of a Navigator:

- Conduct public education activities to raise awareness about qualified health plans.
- Distribute fair and impartial information about enrollment in qualified health plans, premium tax credits, and cost-sharing reductions.
- Assist consumers in selecting qualified health plans.
- Provide information in a manner that is culturally and linguistically appropriate.
- Provide referrals to an applicable consumer assistance program or ombudsman in the case of grievances, complaints, or questions regarding health plans or coverage.

Small Business Health Options Program (SHOP)

- Beginning in 2014, Exchanges will operate a SHOP, a program that offers small employers and their employees new choices.
- Through the SHOP, employers can choose the level of coverage they will offer (bronze, silver, gold or platinum plans), define their contribution toward their employees' coverage, and then offer the employees choices of multiple insurers and plans.
- Employees choose among the plans that fit their needs and their budget. Employers can offer coverage from multiple insurers, just like larger companies and government employee plans, but get a single bill and write a single check.

Projected Changes in Coverage by 2019



Total new coverage = 32 million