Enroll America: Securing Health Coverage for Tens of Millions of Uninsured People Across the Nation

Enroll America, a new 501(c)(3) organization, was created for one specific mission: To ensure that everyone who is eligible for health coverage under the Affordable Care Act (ACA)—either through expanded Medicaid or the exchanges—actually gets enrolled.

As many as 40 million uninsured people could gain health coverage if this is achieved, a truly historic accomplishment.

Enroll America was created through an unprecedented collaboration that involves virtually all of America’s major health care stakeholders. Those stakeholders include diverse consumer organizations, safety-net institutions, provider organizations, and the key groups representing the health insurance, hospital, and pharmaceutical industries.

The organization’s mission is being pursued through a two-fold strategy. First, Enroll America seeks to ensure that states across the country adopt the policies and build the systems needed for optimal enrollment. To promote such activities, Enroll America has established a Best Practices Institute to identify and disseminate information on the systemic practices needing implementation. Enroll America also provides assistance to state-based organizations—often the state affiliates of the national stakeholder collaborators—so that they effectively promote these best enrollment practices in their states.

Second, Enroll America is developing a broad public information campaign that will begin in 2013. That campaign is being designed to help uninsured people learn about the new benefits they may be eligible for and how they can enroll. It is expected that this public information campaign will include substantial advertising in print, electronic, and new media outlets.

Enrollment Background

Each state is responsible for designing its own eligibility and enrollment system for coverage under the ACA. As a result, efforts will need to be undertaken in each of the 50 states to ensure that enrollment systems are optimally established. Among the optimal enrollment features that should be established to achieve maximum enrollment are the following:

- Easy-to-use online enrollment systems so people can file their applications in a variety of places, such as at hospitals, community health centers, free clinics, pharmacies, and libraries;
- Applications that are short, simple to complete, and available in multiple languages;
• A single application for enrollment in either Medicaid or coverage through the exchanges (including premium tax credits and cost-sharing subsidies);
• An effective enrollment navigator system to help people with their applications;
• Eligibility verification using existing databases—such as documentation already submitted for other means-tested programs or Social Security Administration and IRS data—rather than requiring applicants to bring in pay stubs and other paperwork; and
• Continuous eligibility for coverage over 12-month periods, and eligibility renewal systems that are as automatic and simple as possible.

How Enroll America Can Help State Organizations
Funded by GIH Members

Enroll America is in a position to provide value-added assistance to the state-based organizations supported by GIH members that are working to implement the ACA. The differing forms of help that can be provided include, but are not limited to, the following:

1. Through Enroll America’s Best Practices Institute, ongoing background materials and technical assistance can be provided to organizations seeking to promote optimal enrollment systems in their states.

2. Enroll America can help state- and community-based advocacy organizations connect with the state chapters and local leaders of national “strange bedfellow” organizations that are committed to securing optimal enrollment systems—and that are partners in Enroll America’s work. This will enable the creation of broader and more diverse collaborations in states across the country.

3. Enroll America will offer ongoing webinars and teleconferences about federal regulations applicable to enrollment and retention. Additionally, webinars and teleconferences will be conducted to inform state-based organizations about the most successful enrollment models adopted in other states.

4. Enroll America plans to organize a massive public education/advertising campaign about coverage eligibility and the ways people can enroll in coverage. We expect to involve well-known athletes and celebrities in the campaign. The advertising campaign will be segmented so that it effectively reaches different demographic groups, such as young adults, people in communities of color, low- and moderate-income families, etc. Depending on the availability of resources, we may be able to tailor ads to specific states.

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