

# Significant Challenges to Maintaining Coverage Gains

Grantmakers In Health

**Shelby Gonzales, Senior Policy Analyst**

August 30, 2018



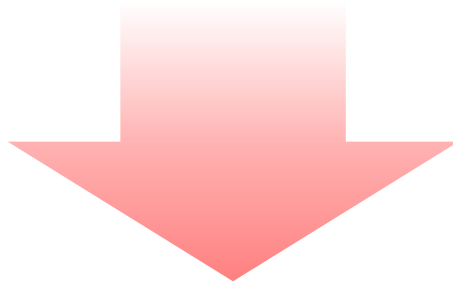
# CBPP Marketplace Enrollment Work

- Monitoring policies and processes related to eligibility and enrollment
- Beyond the Basics and CACH
- Providing technical assistance to assister groups and individuals and recommending process changes to CMS and/or states
- Sabotage Watch

# Open Enrollment Exceeded Expectations

But Could Have Been Stronger If Not For Challenges

- **11.8 million** people signed up for marketplace coverage in 2018
  - Nearly as many as the 12.2 million sign-ups for 2017



**But uncertainty and administrative action negatively affected enrollment**

# Challenges Included...

- 9-month **effort to repeal the ACA** creating consumer uncertainty about the ACA's future
- Cut the **open enrollment period in half**, ending it on December 15 instead of January 31
- **Severe cuts** to outreach and enrollment assistance
  - × Slashed outreach funding by 90%
  - × Cut navigator groups' funding overall by ~40% below 2016 levels, HC [2]3 but for some groups faced even more severe cuts
- **Increased premium prices** by ending payments to insurers for cost-sharing reductions and creating uncertainty

## Slide 4

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**HC [2]3**

Changed this to 2016 levels to match slide 5's language. I'm never sure how to refer to this because it's funding for 2017 coverage year, but happened in 2016.

Halley Cloud, 8/27/2018

# Some Bright Spots

Several factors worked in favor of stronger than expected enrollment

- ✓ **More affordable premiums** resulting from ending cost-sharing reduction payments
- ✓ **Outside groups stepped in** to partially fill gaps
- ✓ Media coverage **raised awareness** about marketplace enrollment

# New Challenges for Upcoming Open Enrollment

- Last year's challenges persist
- **Repeal of penalty** for being uninsured
- Expansion of the availability of “**skimpy**” plans
- HHS technology investment **boosts web-based agents and brokers**
- Navigator funding slashed again → **Funding cut 80%** below 2016 levels
- Immigration policies under development, **likely to frighten** people from signing up

# Resources

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- Health Reform: Beyond the Basics | [www.healthreformbeyondthebasics.org](http://www.healthreformbeyondthebasics.org)
  - Provides webinars and other training materials for health care assisters, advocates and state and local officials that explain health coverage available through the marketplace and Medicaid
- Report: *Marketplace Sign-Up Rate Is Strong Despite a Tumultuous Year, But Will It Last?* | [www.cbpp.org/research/health/marketplace-sign-up-rate-is-strong-despite-a-tumultuous-year-but-will-it-last](http://www.cbpp.org/research/health/marketplace-sign-up-rate-is-strong-despite-a-tumultuous-year-but-will-it-last)
- Blog: *In Latest ACA Sabotage, Administration Nearly Eliminates Marketplace Enrollment Assistance Funds* | [www.cbpp.org/blog/in-latest-aca-sabotage-administration-nearly-eliminates-marketplace-enrollment-assistance-funds](http://www.cbpp.org/blog/in-latest-aca-sabotage-administration-nearly-eliminates-marketplace-enrollment-assistance-funds)



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GET   
AMERICA  
COVERED

June 5, 2018



# THE PROBLEM

- ➔ Once again, Trump administration refuses to invest in marketplace outreach and paid media
- ➔ Actions to undermine the marketplace: repeal of mandate, short term plans
- ➔ Media fatigue and 2018 elections

A close-up photograph of a woman with dark skin smiling and looking at a baby. The woman's face is in profile, and she has a joyful expression. The baby is also in profile, looking towards the woman. The background is softly blurred, showing other people in a crowd.

# HELPING PEOPLE GET COVERED AND STAY COVERED

A NATIONWIDE CAMPAIGN TO DRIVE ENROLLMENT

- ➔ Raise awareness about deadlines & affordable plans
- ➔ Drive the media narrative
- ➔ Engage people through paid media

# OUR LEADERSHIP

THE TEAM OVERSAW OUTREACH FOR HEALTHCARE.GOV  
DURING OBAMA ADMINISTRATION



**LORI LODES**

Co-Founder



**JOSH PECK**

Co-Founder



**ANDY SLAVITT**

National Co-Chair

# THE IMPACT OF GET AMERICA COVERED

THE GO-TO ENROLLMENT SOURCE FOR THE MEDIA

## THE HUFFINGTON POST

Obama Vets Plan Health Insurance Sign-Up Campaign Because Trump Won't

## The New York Times

Obamacare Sign-ups at High Levels Despite Trump Saying It's 'Imploding'

## THE WALL STREET JOURNAL.

More ACA Plans to Come With No Premiums in 2018



Obama wants you to know Obamacare open enrollment has begun

## The Washington Post

ACA enrollment for 2018 nearly matches last year's, despite Trump administration efforts to undermine it

## Chicago Tribune

Trump says it's imploding, but 'Obamacare' surprises with nearly 9 million signups

# THE IMPACT OF GET AMERICA COVERED

## REACHING THE UNINSURED THROUGH PAID MEDIA

**Get America Covered** Sponsored · Like Page

Think health care is too pricy? This year, it's cheaper than you think. You could even be eligible for a quality plan that will cost you \$0. We're not kidding.



Click to learn more

HEALTHCARE.GOV Learn More

**Get America Covered** Sponsored · Like Page

Millions of Americans have picked a plan and enrolled in quality, affordable health coverage. Now, it's your turn.



Click to #GetCovered

Get signed up today!

HEALTHCARE.GOV Learn More

**Get America Covered** Sponsored · Like Page

Visit HealthCare.gov to sign up for a plan before the ONE AND ONLY deadline on December 15th.



Time is running out

HEALTHCARE.GOV Sign Up

**Get America Covered** Sponsored · Like Page

The minimum penalty for not having health insurance? \$695. But you can avoid it with the click of a button. Visit HealthCare.gov to enroll today.



Enroll today!

HEALTHCARE.GOV Learn More

**Get America Covered** Sponsored · Like Page

The official period for health care open enrollment is happening now. Sign up at HealthCare.gov before the deadline on December 15th.



Sign up at HealthCare.gov

HEALTHCARE.GOV Learn More

**Get America Covered** Sponsored · Like Page

Getting a high quality health care plan is cheaper than you think. Most people who visit HealthCare.gov can find plans for \$50 and \$100 per month.



Sign up today!

HEALTHCARE.GOV Learn More

**Get America Covered** Sponsored · Like Page

DON'T MISS the FINAL deadline to enroll in affordable, quality health care coverage! Visit HealthCare.gov to sign up before December 15th.



NEW FINAL DEADLINE TO SIGN UP FOR OBAMACARE: DECEMBER 15

Sign up by December 15!

HEALTHCARE.GOV Sign Up

**Get America Covered** Sponsored · Like Page

YOU HAVE ONLY HOURS LEFT TO SIGN UP. Go to HealthCare.gov right now and sign up for affordable health coverage before it's too late! #GetCovered



Enroll now

HEALTHCARE.GOV Sign Up


# THE IMPACT OF GET AMERICA COVERED

## ACCESS TO INFLUENCERS

**Andy Slavitt** @ASlavitt · Following

COOL: Pete Davidson from @nbcnl has a message Donald Trump doesn't want you to see.

#GetCovered



**Jimmy Kimmel** @jimmykimmel · Follow

My son Billy helped me with the monologue last night... #FundCHIPNow and sign up for #ACA here [healthcare.gov](http://healthcare.gov) DEADLINE 12/15!!



4:31 1.01M views

8:19 AM · 12 Dec 2017

15,119 Retweets 49,391 Likes

**Get America Covered** @GetUSCovered · 1 Nov 2017

Today's the day! You can go to [HealthCare.gov](http://HealthCare.gov) and sign up for health coverage. Need a pep talk first? @BarackObama has you covered.



It's November 1st, which means today is the first day to get covered for 2018

1:12 3.69M views

1.3K 28K 34K

**Get America Covered** @GetUSCovered · 15 Nov 2017

THE DEADLINE IS 1 MONTH AWAY

Sign up for affordable health care TODAY at [HealthCare.gov](http://HealthCare.gov).



0:15 2,368 views

**Get America Covered** Sponsored


President Trump refuses to educate Americans about the Affordable Care Act. So President Bartlet is stepping up. Share the word: Visit [HealthCare.gov](http://HealthCare.gov) to enroll in affordable health care before December 15th!



Learn More

160 Reactions 22 Comments 184 Shares

Like Comment Share



Actor and activist Alyssa Milano urges Americans to sign up for health coverage.

0:00 / 1:32



# THE IMPACT OF GET AMERICA COVERED

MATERIALS, MESSAGING, BEST PRACTICES AVAILABLE FOR DOWNLOAD



Resources for navigators and assisters, agents and brokers, state coalitions and other allies

# DELIVERED RESULTS IN OE5

GENERATED AWARENESS

FACEBOOK AND TWITTER POSTS GENERATED **57 MILLION IMPRESSIONS**

VIDEOS SHARED **9.4 MILLION TIMES**

PARTNERED WITH **60 PRIVATE SECTOR ENTITIES**



# DELIVERED RESULTS IN OE5

DROVE MEDIA NARRATIVE

**REACHED 136 MILLION PEOPLE** IN 150 MEDIA MARKETS THROUGH LOCAL EARNED MEDIA

10,000 NEWS HITS AND 100+ TELEVISION, RADIO AND PRINT INTERVIEWS

MEDIA MENTIONS OF "DEADLINE" **INCREASED 129%**



# DELIVERED RESULTS IN OE5

ENGAGED THROUGH PAID OUTREACH

DIGITAL ADS REACHED **7.1 MILLION UNINSURED**

**DROVE 650,000** TO HEALTHCARE.GOV AT \$0.58 PER CLICK

**75% OF OVERALL BUDGET** SPENT ON PAID OUTREACH

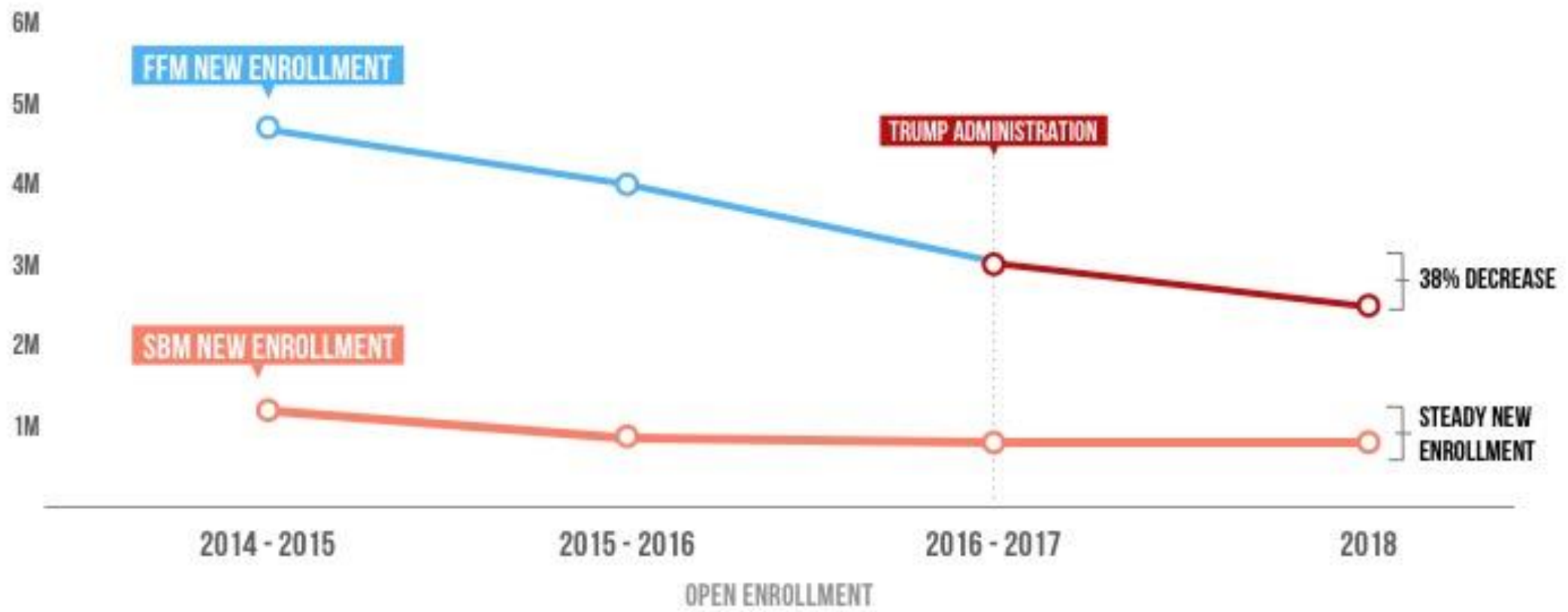




# OE6: THE CHALLENGE AHEAD

# NEW ENROLLMENT CRISIS

DECLINING NEW ENROLLMENT IN FFM COMPARED TO STEADY NEW ENROLLMENT FOR SBMS





# NEW ENROLLMENT CRISIS

- ➔ Misinformation about costs and plan availability
- ➔ No mandate to have 2019 coverage
- ➔ Other administrative actions to undermine the marketplace
- ➔ Worsening the risk pool



# HOW GET AMERICA COVERED SUCCEEDS IN OEG





# DO WHAT WORKS



## EXPAND AWARENESS CAMPAIGN

Increase network of influencers, businesses, community groups and electeds to get the word out



## DOUBLE DOWN ON MEDIA OUTREACH

Increase local media footprint, more media tours with local news outlets, expand Spanish language media outreach



## BRING BACK TV ADVERTISING

Bring back national TV ads, the number one driver of new enrollment, to combat the greatest threats to enrollment

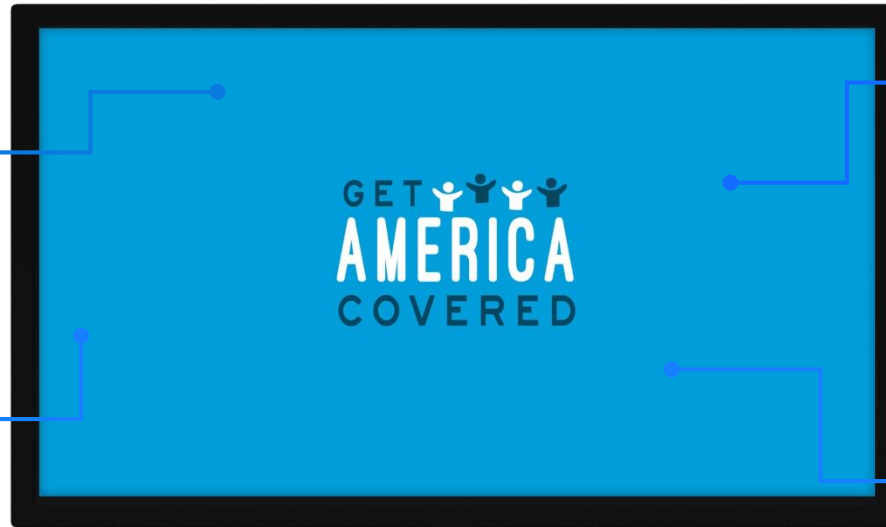
# TELEVISION CAMPAIGN

## TV VITAL FOR NEW ENROLLMENT

31% of new enrollment directly attributable to outreach from TV

## TV DRIVES OTHER ENROLLMENT CHANNELS

10% of enrollments attributable to Search Engine Marketing driven by national TV advertising



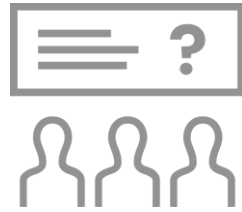
## MARKETING ENROLLS THE YOUNG AND HEALTHY

CMS data shows marketing benefits younger enrollees more; especially around the deadline

## MARKETPLACE TV DRIVES MEDICAID ENROLLMENT

Hundreds of thousands redirected from HealthCare.gov to state Medicaid agencies

# TIMELINE



**PHASE 1: JUNE - JULY**

**PHASE 2: AUG - SEPT**

**PHASE 3: OCT**

**PHASE 4: NOV - DEC**

## **EARLY FUNDING SECURED**

Begin research, start creative development, hire additional staff and continue fundraising

## **HONE MESSAGING & SECURE PARTNERSHIPS**

Build on learnings from Phase 1, continue testing, produce ads and lock in additional partners

## **FINAL COUNTDOWN**

Work with media to set expectations, establish story for OE6 and deploy resources for partners

## **DRIVE ENROLLMENT**

Start TV ads, paid digital, aggressive earned media campaign



**THANK YOU!**

# Preparing for Open Enrollment Six



Susan Sherry, Deputy Director  
Dara S. Taylor, Director, Consumer  
Assistance

Grantmakers in Health  
August 30, 2018

# Community Catalyst

Community Catalyst is a national non-profit advocacy organization that works with national, state and local consumer organizations, policymakers and foundations to build consumer and community leadership to improve the health care system.

We support consumer advocacy networks that impact state and federal health care policy, and ensure consumers have a seat at the table as health care decisions are made.

# Outreach and Enrollment Landscape

- Established infrastructure
- Multiple outreach and enrollment partners working in collaboration
- Massachusetts infrastructure makes the case for OEE process to be institutionalized
- Consumer confusion and uncertainty
- Decrease in services to underserved populations

# The National Response – *Community Catalyst*

- Creation and dissemination of consumer facing materials to promote OE6 with a variety of messages
- Materials engaged specific constituencies – i.e., immigrants, people identifying as LGBTQ
- 10 national partners funded to distribute materials and promote OE5
- Community Catalyst and Missouri Foundation for Health supported *In the Loop*





# The National Response – *continued*

## Get Covered America

- Focused on driving the media narrative through rapid response, public interest media, advertising and celebrity voices

## Center on Budget and Policy Priorities

- With RWJF support CBPP partnered with National Immigration Law Center, NHeLP and others to produce policy materials and trainings for navigators and assisters

## Young Invincibles

- With RWJF support managed the Get Covered Coalition, coordinated theme weeks, and maintained Enroll America's Connector tool



# Community Catalyst plans for OE6

- Revising and creating new materials
- Continued and expanded support of organizations for consumer education
- Fundraising for *In the Loop*
- Fundraising to preserve OEE infrastructure



# The Funders' Role

- Convening - plans, providers and assisters
- Pool funds with other stakeholders to sustain local network
- Support overarching infrastructure
- Support policy and system changes



# Resources

GAO report: *Health Insurance Exchanges: HHS Should Enhance Its Management of Open Enrollment Performance*  
<https://www.gao.gov/products/GAO-18-565>

Community Catalyst Report – May 2018 *Lessons in Health Coverage Consumer Assistance: Best Practices and Future Challenges*  
<https://www.communitycatalyst.org/resources/publications/document/2018/OEE-Report-FINAL.pdf>

Kaiser Family Foundation Report - *Data Note: Further Reductions in Navigator Funding for Federal Marketplace States*  
<https://www.kff.org/health-reform/issue-brief/data-note-further-reductions-in-navigator-funding-for-federal-marketplace-states/>

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