



**COVERED
CALIFORNIA**

Media Clips

COVERED CALIFORNIA BOARD CLIPS

Jan. 13, 2022 – Feb. 16, 2022

Since our last board meeting, Covered California named a new CEO in Jessica Altman after completing its Open Enrollment-period with outreach throughout the state, including concluding the Virtual Bus Tour with Ethnic Media events. The exchange also announced a record enrollment of over 1.8 million Californians, while CMS announced a nationwide record enrollment of 14.5 million.

PRESS RELEASES

<u>Covered California's Enrollment Surpasses a Record 1.8 Million as Californians Have Less Than One Week to Sign Up for Health Insurance,</u> Covered California, Jan. 25, 2022.....	4
<u>Covered California Joined by the Mayors of Los Angeles and San Francisco in Final Drive to Get Californians Insurance Coverage,</u> Covered California, Jan. 28, 2022.....	7
<u>Covered California Mourns the Loss of Former Board Member Marty Morgenstern,</u> Covered California, Feb. 11, 2022	10
<u>Covered California Names Jessica Altman as Its New Chief Executive Officer,</u> Covered California, Feb. 15, 2022	11

PRINT

Articles of Significance

<u>Texas, California and Florida Lead Surge in Obamacare Signups as Deadline Looms,</u> Newsweek, Jan. 13, 2022	14
<u>Health care professionals cite coverage disparities, urge enrollment ahead of Covered California deadline,</u> Bakersfield Californian, Jan. 19, 2022	15
<u>Dolores Huerta urges Latinos to enroll in health coverage,</u> Vida en el Valle, Jan. 19, 2022	17
<u>Dolores Huerta, state health leaders encourage Covered California enrollment before deadline,</u> KGET-17 Bakersfield, Jan. 19, 2022	19

<u>In Dr. King’s Honor, California Black Health Leaders Call for Urgent Action During COVID-19 Crisis</u> , Los Angeles Sentinel, Jan. 20, 2022	20
<u>In Dr. King’s Honor, California Black Health Leaders Call for Urgent Action During COVID-19 Crisis</u> , Oakland Post News Group, Jan. 26, 2022.....	20
<u>Covered California’s Jan. 31 Deadline Nears to Sign Up for Quality, Low-cost Health Plans</u> , Observer Group of Newspapers Southern California, Jan. 25, 2022	22
<u>Many Californians can get health insurance for \$10 a month. Here’s the deadline to apply</u> , Sacramento Bee, Jan. 26, 2022	24
<u>Rescue Plan Act reduces cost for enrolling in Covered California</u> , New Times San Luis Obispo, Jan. 27, 2022	25
<u>Many AAPI groups have the highest uninsured rate in California</u> , Asian American News, Jan. 26, 2022	26
<u>Final Sign-Ups Needed Now For Covered California Plans</u> , Escalon Times, Jan. 26, 2022.....	28
<u>What Northern Californians should know about health insurance at tax time</u> , Redding Record Searchlight, Dec. 20, 2021	30
<u>Listen: Generous Deals, and a Few Unwanted Surprises, at Covered California</u> , California Healthline, Jan. 28, 2022	32
<u>Californians urged to get health insurance ahead of open enrollment deadline</u> , ABS/CBN, Jan. 28, 2021.....	33
<u>Covered California Has A Record 1.8-M Enrollees With The Jan. 31 Deadline Approaching, Encourages Uninsured Filipino Americans To Sign Up Now</u> , Asian Journal, Jan. 28, 2022.....	35
<u>Health insurance for \$10 a month? Covered California enrollment period is almost up</u> , KCRA-3 Sacramento, Jan. 28, 2022	39
<u>Covered California Joined by the Mayors of Los Angeles and San Francisco in Final Drive to Get Californians Insurance Coverage</u> , Sacramento Observer, Jan. 28, 2022	40
<u>Covered California’s Open Enrollment Ends At Midnight</u> , LAist, Jan. 31, 2022	42
<u>Telemarketing Boosts Health Insurance Signups: Study</u> , Think Advisor, Feb. 1, 2022	43

<u>The Obamacare sign-up deadline is Saturday, and stimulus subsidies are driving record enrollments.</u> , New York Times, Jan. 14, 2022.....	44
<u>Obamacare enrollment hits record high after Biden makes post-Trump tweaks to health insurance program</u> , CNBC, Jan. 18, 2022	45
<u>14.5M get health care under Obama law, with help from Biden</u> , Associated Press, Jan. 27, 2022	49
<u>Sign-ups in Affordable Care Act marketplaces reach record 14.5 million</u> , Washington Post, Jan. 27, 2022	51
<u>Judge notorious for anti-Obamacare rulings has another crack</u> , CNN, Jan. 28, 2022.....	54
<u>ACA enrollment soars, and faces a perilous fall</u> , Axios, Jan. 31, 2022	57
<u>Marketplace Enrollment Reaches New Record Of 14.5 Million</u> , Health Affairs, Jan. 31, 2022	59
<u>AP FACT CHECK: Biden exaggerates \$10 a month ‘Obamacare’</u> , Associated Press, Feb. 1, 2022	61
<u>Obamacare Insurers Use Tech, Tenacity to Keep Customers on Board</u> , Bloomberg Law, Feb. 8, 2022	62



News Release

Jan. 25, 2022

Covered California's Enrollment Surpasses a Record 1.8 Million as Californians Have Less Than One Week to Sign Up for Health Insurance

- *Californians have through Jan. 31 to get comprehensive coverage from a name-brand health plan through Covered California, and there is more financial help available than ever before.*
 - *The final week of open enrollment comes as a record 1.8 million people have signed up for health insurance through the exchange.*
 - *The surge in enrollment is driven by the American Rescue Plan, which increased the amount of financial help available and enables two out of every three enrollees to get covered for \$10 or less per month.*
-

SACRAMENTO, Calif. — With more financial help available than ever before, time is running out for Californians to sign up for comprehensive health care coverage through Covered California. They have through Jan. 31 to sign up during the current open-enrollment period. The upcoming deadline comes as Covered California announced that a record-high 1.8 million people have signed up through the exchange.

"We want to make sure that people who need health insurance are not caught up in the final week of last-minute shoppers," said Peter V. Lee, executive director of Covered California. "Visit CoveredCA.com today and find out how affordable coverage can be for you and your family."

Two out of Every Three Enrollees Can Get Covered for \$10 or Less Per Month

The record-high number of enrollees is being driven by the American Rescue Plan, the federal response to the pandemic, which is providing enrollees with more financial help than ever before. As a result, two-thirds of Covered California enrollees are eligible to get coverage for 2022 for \$10 or less per month.

In addition, financial help for middle-income consumers is lowering many of their premiums by hundreds of dollars every month.

“The American Rescue Plan provides the most significant savings for consumers since the Affordable Care Act began, but in order for people to benefit, they need to act before the month ends,” Lee said. “Your health is too important for you to be without coverage or access to care, especially during the ongoing surge of COVID-19 infections across the state.”

COVID-19 Hospitalizations in California Average \$127,000 for Complex Care

The recent surge of COVID-19 has caused the number of Californians infected by the virus to surpass 7 million, and the state’s death total is nearing 80,000.

A recent study found that the average cost for a complex care COVID-19 hospitalization, in which patients required ventilation or admission into an intensive care unit, was [more than \\$127,000 in California](#). People with health insurance through Covered California would only pay a tiny fraction of that cost.

“No one wants to end up in an emergency room or hospital for COVID-19 or for any other reason, but if you do, a health plan through Covered California provides financial protection and can save you tens of thousands of dollars,” Lee said.

Consumers Can Easily Check Out Their Eligibility and Options at CoveredCA.com

Covered California’s open-enrollment period runs through Jan. 31, 2022 — unlike the federal deadline, which ended on Jan. 15 for states that use healthcare.gov. People who sign up by Jan. 31 will have their coverage start on Feb. 1.

Those interested in applying for coverage can explore their options — and find out whether they are eligible for financial help — in just a few minutes by using the [Shop and Compare Tool](#) at CoveredCA.com. All they need to do is enter their ZIP code, household income and the ages of those who need coverage to find out which plans are available in their area.

“Many uninsured people do not know that they are eligible for financial help, which enables them to get coverage for \$10 or less, or even at no cost,” Lee said. “Even if you have checked before, visit CoveredCA.com and check again, because now is the time to sign up with this increased financial help.”

In addition to signing up consumers through its website, Covered California also partners with certified and licensed enrollers who provide free and confidential help throughout the state. Covered California works with more than 11,000 Licensed Insurance Agents, who have established more than 500 storefronts in communities across California. Consumers can visit <https://www.coveredca.com/support/contact-us/> and search for the agent nearest them. They can also call Covered California at (800) 300-1506 and get information or enroll by phone.

Covered California's online enrollment portal and certified enrollers will also help people find out whether they are eligible for Medi-Cal. Medi-Cal enrollment is available year-round, and the coverage will begin the day after a person signs up. In addition, [people can apply for Medi-Cal](#) online or by picking up an application at one of the many county resource centers throughout the region.



News Release

Jan. 28, 2022

-
- *With just days left in open-enrollment, Covered California will reach millions of people with television ads during Sunday's NFC Championship game between the Los Angeles Rams and San Francisco 49ers.*
 - *The mayors of Los Angeles and San Francisco have joined the drive to help Californians get health insurance that is more affordable than ever before.*
 - *Californians have through Jan. 31 to get comprehensive coverage from a name-brand health insurance company through Covered California, and many can get plans for \$10 or less per month.*
-

SACRAMENTO, Calif. — Covered California's final drive to get people enrolled in health care coverage, before the end of open enrollment, will get a major push on Sunday when it airs television ads during Sunday's NFC Championship game. The game, which will be played between the Los Angeles Rams and the San Francisco 49ers, will be watched by millions of Californians.

“More people than ever before have signed up for a plan through Covered California, and we’re driving to a strong finish by getting more Californians across the goal line to coverage,” said Peter V. Lee, executive director of Covered California. “California is sure to be going to the Super Bowl, and no matter who you are rooting for on Sunday, all Californians win when they have access to affordable insurance and the quality care that goes with it.”



The ads will air during the game in California’s four biggest media markets: Los Angeles, Sacramento, San Diego and San Francisco. The commercial, which is titled “[Portraits](#),” is part of Covered California’s “[This Way to Health Insurance](#)” campaign. It focuses on the expanded financial help that is now available to bring the cost of coverage within reach. The campaign has been airing statewide throughout open enrollment — in English, Spanish, Mandarin, Cantonese, Korean and Vietnamese — to engage California’s diverse population.

Mayors Join Covered California in Final Drive to Enroll the Uninsured

The mayors of both cities are also joining Covered California in this push to get people insured. While each side will be hoping to emerge victorious on Sunday, they know that getting covered is a winning play for all Californians.

“We may be competing against each other on Sunday, but we agree that everyone deserves quality health care,” said Los Angeles Mayor Eric Garcetti. “The deadline is right around the corner, and now is the time to make sure you have access to care in 2022. Get covered, get vaccinated, and Go Rams!”

“On the field, our beloved Niners and the Los Angeles Rams will be fierce competitors this Sunday,” said San Francisco Mayor London N. Breed. “Off the field, we can come together to encourage all Californians, regardless of what team they root for, to sign up for this vital health care coverage. It’s not too late to enroll—and no matter the outcome of the NFC Championship game, it’s never too late to become a 49ers fan. Go Niners!”

Consumers Can Easily Check Out Their Eligibility and Options at CoveredCA.com

Covered California’s open-enrollment period ends at midnight on Jan. 31. People who sign up before the end of the month will have their coverage start on Feb. 1. To make sure that the surge of calls that could be sparked by Super Bowl frenzy, Covered California is making sure its phone lines are open and consumers can access the independent insurance agents and enrollers across the state.

Those interested in applying for coverage can explore their options — and find out whether they are eligible for financial help — in just a few minutes by using the [Shop and Compare Tool](#) at CoveredCA.com. All they need to do is enter their ZIP code, household income and the ages of those who need coverage to find out which plans are available in their area.

“Many uninsured people do not know that they are eligible for financial help, which enables them to get coverage for \$10 or less, or even at no cost,” Lee said. “Even if you have checked before, visit CoveredCA.com and check again, because now is the time to sign up with this increased financial help.”

In addition to signing up consumers through its website, Covered California also partners with certified and licensed enrollers who provide free and confidential help throughout the state. Covered California works with more than 11,000 Licensed Insurance Agents, who have established more than 500 storefronts in communities across California. Consumers can visit <https://www.coveredca.com/support/contact-us/> and search for the agent nearest them. They can also call Covered California at (800) 300-1506 and get information or enroll by phone.

Covered California’s online enrollment portal and certified enrollers will also help people find out whether they are eligible for Medi-Cal. Medi-Cal enrollment is available year-round, and the coverage will begin the day after a person signs up. In addition, [people can apply for Medi-Cal](#) online or by picking up an application at one of the many county resource centers throughout the region.



News Release

Feb. 11, 2022

Covered California Mourns the Loss of Former Board Member Marty Morgenstern

SACRAMENTO, Calif. — Covered California Executive Director Peter V. Lee issued the following statement following the passing of Marty Morgenstern, who was appointed by Gov. Jerry Brown to serve on Covered California's board from 2015 to 2017:

"Marty joined Covered California right after our second open-enrollment period, and his expertise and commitment helped us maintain our momentum and strength.

Marty brought a clarity and focus, always looking for ways to make Covered California work for as many people as possible, with a dedication and a steadfast commitment to putting the needs of consumers first.

Californians owe Marty a huge debt of gratitude not only for his work on behalf of the millions of people who had health care coverage during his tenure at Covered California, but for the decades of service he provided the state."





News Release

Feb. 15, 2022

Covered California Names Jessica Altman as Its New Chief Executive Officer

- *Jessica Altman comes to Covered California from Pennsylvania, where she currently serves as the Commonwealth's insurance commissioner, regulating the fifth-largest insurance market in the nation.*
- *Altman brings a wealth of experience and knowledge from serving as chair of the Pennsylvania Health Insurance Exchange Authority and having led the establishment of Pennie, Pennsylvania's state-based marketplace under the Affordable Care Act.*
- *Altman will step into this new role following the planned departure of Peter V. Lee, Covered California's founding executive director, who has led the organization since its inception more than a decade ago.*

SACRAMENTO, Calif. — Covered California's Board of Directors announced Tuesday the appointment of Jessica Altman as its new Chief Executive Officer (CEO). Altman currently serves as the insurance commissioner for the Pennsylvania Insurance Department, where she is charged with regulating the Commonwealth's insurance marketplace, protecting consumers and ensuring their health insurance needs are met. She will join Covered California with a wealth of experience concerning the Affordable Care Act, having played key roles in the Obama administration during the early establishment and implementation of the law, and as the chair of the Pennsylvania Health Insurance Exchange Authority, where she led the establishment of Pennsylvania's state-based marketplace.

Altman's appointment follows the September 2021 announcement that Peter V. Lee, Covered California's first executive director, would be leaving after more than a decade of leading the marketplace. Covered California's board, chaired by California Health and Human Services Secretary Dr. Mark Ghaly, undertook a national search for Lee's replacement. After a rigorous recruitment process, Altman was selected and will step in as Covered California's new CEO in early March.

"We have made tremendous progress in California and across the nation as a result of Peter's vision, passion and leadership — and because of the great team he has brought together and our state's commitment to work together on behalf of all Californians," said Ghaly. "That work has improved the lives of millions of Californians and meant that Covered California has served as a national proving ground. Jessica is an impressive leader with significant experience with the Affordable Care Act, marketplaces and fighting for consumers. We look forward to her taking the helm of a solid, dedicated team, and the board is excited about the work she will do to carry forward and build on Covered California's successes."

Altman's experience with the Affordable Care Act, health insurance and marketplaces runs deep. As Pennsylvania's insurance commissioner, she regulates the state's insurance market — the fifth largest in the nation — championing consumer protection and helping to make the state a national leader in the enforcement of mental health parity laws and fighting the opioid crisis. With her knowledge and experience with the Affordable Care Act, Altman has worked to drive down Pennsylvania's uninsured rate to the lowest in state history.

One of Altman's signature accomplishments is the establishment of Pennsylvania's state-based marketplace, "Pennie," which began offering coverage at the start of 2021. Prior to the launch of Pennie, Pennsylvania offered coverage through the federally facilitated marketplace. Altman initiated and led the transition to Pennie, allowing the state to better serve Pennsylvanians, resulting in increased enrollment and a decrease in premiums during its first year of operation.



Jessica Altman

"I could not be more honored to accept the position as Covered California's next CEO," said Altman. "Under Peter's leadership, Covered California became a national model for the Affordable Care Act always putting consumers first and maximizing the role of the marketplace to transform health care. I will miss Pennsylvania and am proud of all that we have accomplished together in the Commonwealth. I am also eager to return home, to get rooted with Covered California and its great team, and to help build on its achievements over the last decade."

Altman joins Covered California at a time when the marketplace has a record-high 1.8 million enrollees, following the swift implementation of the American Rescue Plan under Lee's leadership, and record-low rate changes averaging just over 1 percent over the last three years. Covered California is currently working to enact new, nation-leading health plan contracting policies to hold health insurance companies accountable to improving health care quality and equity. Those policies will be acted upon by Covered California's board on Feb. 17, 2022, and will set landmark quality and equity benchmarks for companies doing business with Covered California.

Over Lee's decade of service, Covered California has served millions of Californians, become the largest state-based marketplace in the nation, and established itself as a leader in both state and federal health care policies. California has had the largest drop in the uninsured rate of any state in the nation; maintained stable, healthy enrollment due to extensive year-over-year investments in marketing and outreach and consumer-centric policies; set standard patient-centered benefit designs improving consumer access to care; and held health insurance companies accountable to high standards of accessible, quality care by enrollees.

"It has been the honor of a lifetime to be a part of the Covered California team, and I am grateful to have been a part of something that has contributed to providing something so special for California and the nation," Lee said. "Jessica is coming into an organization that is in great shape, with a solid foundation to build on as we enter its next chapter. There is still a lot of work to do in the pursuit of universal coverage and improved access to quality care, and I am confident that Jessica and the entire team at Covered California will continue to deliver on the organization's mission. I will be cheering them on every step of the way and look forward to seeing the organization's accomplishments on behalf of consumers for years to come."

In addition to her duties as Pennsylvania's insurance commissioner and chair of the Pennsylvania Health Insurance Exchange Authority Board of Directors, Altman has served in leadership positions with the National Association of Insurance Commissioners, including chair of the Health Insurance and Managed Care Committee, and as co-chair of the Health Insurance Workstream under the Special Committee on Race and Insurance that she helped found, recognizing the need to address health disparities affecting communities of color across the country. Altman serves as a member of the Pennsylvania Governors' Cabinet, and as a member of the Executive Committee of the National Academy for State Health Policy. She grew up in Menlo Park and is a graduate of Cornell University and Harvard University's John F. Kennedy School of Government. Altman will begin her tenure with Covered California on March 7, 2022, and will earn \$450,000 annually.

Newsweek

Texas, California and Florida Lead Surge in Obamacare Signups as Deadline Looms

Aaron McDade

Days ahead of the deadline for the current Affordable Care Act enrollment period, the Centers for Medicare and Medicaid Services reported record numbers of sign-ups, led by several of the largest states in the U.S. like Texas, California and Florida.

As of Thursday, CMS reported over 14 million new enrollments or renewals of coverage through the program. State-specific data released by the CMS on Monday showed over 2 million of those covered by the law were new enrollments.

Florida leads the nation with over 2.5 million enrollments. Florida Gov. Ron DeSantis voted to repeal and replace the Affordable Care Act while in the House of Representatives. California and Texas have the next highest enrollments each with just over 1.7 million. Texas, led by state attorney general Ken Paxton, previously sued to end the ACA.

Experts point to several causes for the spike in signups, mainly the subsidies passed by Congress last March in a COVID-relief bill that lowered the cost of health insurance for millions of Americans, which are at risk of ending later this year if they are not continued through President Joe Biden's economic and social spending bill currently in Congress, according to The Associated Press.

"The determining factor in whether this is a lasting gain in enrollment is whether the subsidies are extended," Cynthia Cox, who studies health insurance trends for the nonpartisan Kaiser Family Foundation, told the AP. "The biggest threat to enrollment would be if these subsidies expire."

The rise in enrollments is also credited to an increase in advertising for the program by the Biden administration, and millions of Americans losing their health insurance plan that was tied to an employer during the pandemic, according to The New York Times.

Biden's bill would extend the subsidies that became newly available to millions of middle-class Americans who didn't previously qualify through at least 2025, the Times reported.

President Joe Biden delivers remarks about the Affordable Care Act and COVID-19 after attending a virtual coronavirus briefing with medical experts at The Queen theater on Oct. 28, 2020 in Wilmington, Delaware. The deadline for the current enrollment period for the Affordable Care Act is Saturday. Drew Angerer/Getty Images

"The only cloud on the horizon is the current uncertainty with the Build Back Better Act now being in limbo," Peter Lee, the executive director of California's marketplace, Covered California, told The New York Times. "Because if the subsidies that are expanded under the American Rescue Plan aren't continued, the sad truth is hundreds of thousands of Californians will drop coverage after next year, and millions of Americans will drop coverage across the country."

The Times also reported that gains were highest in states that had not expanded their Medicaid programs like Texas and Georgia, leading many to opt for a federal plan.

The gains may also not be at their final numbers yet. Brian Sasser of the Episcopal Health Foundation in Houston told KERA News that about 50 percent of signups in Texas in years past have come in the final week.

The Bakersfield Californian

Health care professionals cite coverage disparities, urge enrollment ahead of Covered California deadline

Ishani Desai

The state's insurance marketplace, Covered California, reported record high enrollment while highlighting disparities in coverage that persist in many minority communities during a virtual press conference Wednesday.

The press conference was part of a statewide push for enrollment ahead of the state's Jan. 31 deadline to sign up for coverage in 2022.

"Health insurance is freedom — freedom from the worry about not having health insurance," said Dr. David Carlisle, president and CEO of the Charles R. Drew University of Medicine and Science. "Health insurance is empowerment — empowerment to go where you want to for your health care. And remember, most of all, health insurance can be transformative in terms of preventing somebody from having a bad outcome from health care."

Kern County saw the rate of its uninsured drop from 17.4 percent in 2013 to 6.5 percent in 2020, according to Covered California broadcast and media relations branch chief James Scullary in an email. Throughout California, more than 1.7 million people have renewed their coverage during this period, which is the highest number since 2020, said Peter Lee, executive director of Covered California.

However, the Latino population is the most likely cohort to be uninsured in the state, Lee added. Black people and Asians are more than one and a half times more likely than white people to be uninsured, he said.

Communities of color do not believe coverage is available and affordable for them, Lee said.

“Covered California is providing everyone in the state of California with an answer to this conundrum by making health insurance available at the minimal amount of cost to everyone,” Carlisle said.

Signing up for health care insurance is critical for access to preventative measures that can halt the progress of a deadly illness, said civil rights leader Dolores Huerta, a speaker at Wednesday’s conference.

Lee added getting insurance means one is less likely to have diabetes or heart conditions.

“It’s about protecting our families,” Huerta said. “It’s about protecting our community and taking care of our health needs.”

Rhonda Smith, executive director of the California Black Health Network who also spoke at the event, added health inequities persist within minority populations. Pressing issues for African-Americans include the community having high maternal and infant mortality rates, she said.

“We truly believe that health care ... is a right and not a privilege,” Smith said. “We know that healthy people, healthy communities and having good health care coverage always leads to better health outcomes.”

Lee encouraged these minorities to check in with local insurance agents, or places like the California Black Health Network, to receive help navigating the process of signing for health care coverage.

Dr. Alice Huan-mei Chen, the chief medical officer for Covered California, also discussed how the COVID-19 pandemic has disproportionately impacted people of

color. The Latino community makes up 40 percent of California's population, but accounts of 52 percent of COVID-19 cases, said Dr. Sergio Aguilar-Gaxiola, the director of the UC Davis Center for Reducing Health Disparities and a professor of clinical internal medicine at UC Davis.

The average cost of a hospitalization related to the coronavirus is more than \$40,000, Chen said. Rates jump to roughly \$127,000 when a person is admitted to the ICU or placed on a ventilator, she added.

"People who are enrolled in Covered California pay only a tiny fraction of those costs," Chen said.

Vida en el valle

Dolores Huerta urges Latinos to enroll in health coverage

María G. Ortiz-Briones

Latinos in California have until the end of January to sign up for comprehensive coverage and lower costs through Cover California's open enrollment period. As of 2020 Latinos are still the most likely part of Californians to be uninsured.

Latinos in California have until the end of January to sign up for comprehensive coverage and lower costs through Cover California's open enrollment period. As of 2020 Latinos are still the most likely part of Californians to be uninsured. By María G. Ortiz-Briones

Latinos in California have until the end of January to sign up for comprehensive coverage and lower costs through Cover California's open enrollment period.

"We only have a couple of weeks left, about 2½ weeks left, to get enrolled in Covered California," said Dolores Huerta, who has promoted equality and justice. "We know that this is so crucial. Not only do we get the health care coverage that we need, but there's a lot of preventative healthcare also so that we can know if there something wrong with us to begin with."

California has made more progress in reducing the uninsured rate across all major ethnic groups and communities of color than any other states in the country.

The uninsured rate among Latinos has been cut by more than half from 20.5% in 2013 to 9.7% in 2019.

“2013, one out of every five Latinos were uninsured. We cut that figure in half,” said Peter V. Lee, executive director for Covered California during a zoom press conference to promote the final weeks of open enrollment for 2022. “We’ve made a lot of progress, but there’s still more work ahead of us.”

Even though Latinos have seen the biggest drop in uninsured percentage points since 2013, Lee said as of 2020 Latinos are still the most likely part of Californians to be uninsured.

Lee said Covered California saw a 34% increase in Latino enrollment from 2020 to 2022, an increase of more than 100,000 people.

Urging the Latino community to get out there and get healthcare coverage, Huerta said “we know that we are very vulnerable, the pandemic has shown us.”

“And we know that we need to be able to take care of some of these underlying causes that will make us more vulnerable to all of these other diseases like COVID, for instance,” said Huerta.

Huerta’s leadership has been so vital in many fronts, including work in recent years to make sure Latinos and all Californians get vaccinated, get covered and stay healthy.

The civil rights leader has been a partner of Covered California since day one when it launched in 2014, helping urge Californians to get covered.

“Now thanks to the American Rescue Plan and the state of California that we know that all of the Latinos here can get some kind of coverage,” Huerta said.

Covered California announced Wednesday morning that it started 2022 with more than 1.7 million people who have either renewed their coverage or signed up during open enrollment to have their coverage start on Jan. 1.

“More people than ever before are gaining access to truly affordable coverage across the entire nation. And in California, where we are seeing record high enrollment,” Lee said.

Lee said California saw an increase of more than 350,000 people who have enrolled in coverage compared to where Covered California was at the beginning of 2020 before the COVID pandemic impacted healthcare and coverage.

The increase is due to Covered California reaching out to everyone eligible and promoting enrollment and the federal law American rescue plan, which dramatically lowered health care costs for all of 2022 and helped millions have lower cost in 2021.

“This work builds on what California did in 2020 when the governor of California, Gov. Newsom and the Legislature established a state subsidy program that provided more financial help with state dollars that included for the first time, financial help for many middle-income families who were previously ineligible for help under the Affordable Care Act,” Lee said.

With the federal government expanding federal financial assistance, in California, nearly two out of three of enrollees can get coverage from a brand name plan for \$10 or less a month, Lee said.

“The pandemic has reminded us of all that not only does everyone need quality care, but part too often, the lack of insurance coverage is a key driver in healthcare disparity,” Lee said.

To enroll or for more information visit coveredca.com

Covered California enrollment period ends Jan. 31.



Dolores Huerta, state health leaders encourage Covered California enrollment before deadline

Jose Franco

BAKERSFIELD, Calif. (KGET) — Civil rights icon Dolores Huerta was one of the featured speakers at a virtual event Wednesday to encourage more people to sign up for medical coverage under Covered California.

The open enrollment period ends at the end of the month. Statewide leaders and healthcare experts are urging uninsured Californians to enroll, take advantage of financial help and to protect themselves and their loved ones during the COVID-19 pandemic and omicron surge.

“We know that this is so crucial. Not only do we get the health care coverage that we need but there’s a lot of preventative care also so we can know if there’s something wrong to begin with,” Huerta said.

Health officials say enrollment increased by more than 350,000 people over the past two years with financial help from the American Rescue Plan helping to lower costs.

California’s open enrollment period closes Jan. 31. You can sign up for coverage at this website.



In Dr. King’s Honor, California Black Health Leaders Call for Urgent Action During COVID-19 Crisis

Staff

“Of all the forms of inequality, injustice in health is the most shocking and inhumane.”
– Dr. Martin Luther King Jr.

African American health leaders joined Covered California to reflect on the life and legacy of civil rights icon Dr. Martin Luther King, Jr., and with the final deadline in the current open enrollment period coming up, to urge Black Californians to sign up for comprehensive coverage through Covered California or Medi-Cal.

Doctors David Carlisle and Kim Rhoads, along with Rhonda Smith of the California Black Health Network, say Dr. King’s words on the injustice in healthcare are still profound today. Health inequities abound for Black Californians.

A recent report from the California Health Care Foundation highlighted that Black Californians have the shortest life expectancy – as well as the highest death rates among all racial and ethnic groups from breast, cervical, colorectal, lung, and prostate cancer. According to the report, Black Californians also experienced the highest rates of infant mortality, maternal mortality, first-birth cesareans, preterm births, and low-birthweight births.

Carlisle, Rhoads, and Smith joined Covered California to encourage Black Californians to get COVID-10 vaccinations and boosters and to sign up for affordable, quality health

insurance coverage before open enrollment closes at the end of the month. The health leaders stressed that having access to quality health care is a means to help ensure health equity for Black Californians.

“Achieving health equity for African Americans is an important goal now more than ever,” said Dr. Carlisle, CEO and president of Charles R. Drew University of Medicine and Science in Los Angeles. “It is essential that all populations have access to healthcare and the tools needed to face down this historic public health crisis. The only way to get through this is together. Widely available and affordable health coverage coupled with quality health care can help level the field for everyone, putting California in the best position to get on top of COVID-19 and be prepared for future challenges.”

The latest state data shows that COVID-19 vaccination rates among African Americans are currently at 52 percent. Increasing COVID-19 vaccination and booster rates and gaining access to quality health care is key to battling health care inequities, says Dr. Rhoads, associate professor of Epidemiology & Biostatistics and the Director of the Office of Community Engagement at UC San Francisco.

“The COVID-19 pandemic has pulled the curtain back on the longstanding inequities in the health and health care for Black and African American people nationwide,” said Dr. Rhoads. “These disparities whether in high blood pressure, cancer, or COVID-19, are often related to challenges in finding and receiving high-quality care. Getting and having insurance coverage is a powerful intervention that will help us address the negative effects of unequal access to prevention and treatment for Black and African American people in California.”

Right now, an estimated 1.1 million Californians don’t have health insurance and are eligible for more financial health than ever before through Covered California, or they qualify for low-cost or no-cost coverage through Medi-Cal. Most Californians can now qualify to get brand-name health plans with companies like Anthem, Blue Shield, Kaiser, and Health Net for less than \$10 monthly and many for \$0 per month.

Working tirelessly on the ground to enroll Black Californians and other people of color in affordable and quality health care is the mission of the California Black Health Network (CBHN), says Executive Director Rhonda Smith. As a statewide Navigator for Covered California, CBHN has enrolled thousands of Black Californians into health plans through the years.

“We are proud to partner with Covered California to ensure that healthcare coverage is available, affordable, and accessible to all,” Smith said. “We believe that healthcare is a right and not a privilege, and thanks to Covered California, we can provide a pathway to get more people insured and enroll them in the right plan that works for them.”

Covered California's current open-enrollment period runs through January 31. Enrollment in Medi-Cal is open year-round. Consumers interested in learning more about their health coverage options can:

- Visit www.CoveredCA.com.
- Get free and confidential assistance, in a variety of languages, from a certified enroller.
- Have a certified enroller call them and help them for free.
- Call Covered California at (800) 300-1506.



Covered California's Jan. 31 Deadline Nears to Sign Up for Quality, Low-cost Health Plans

Staff

Having health care coverage and getting COVID-19 vaccinations and boosters are critical to protecting your health and the health of your family and community.

Covered California is urging those who do not have health insurance to sign up for affordable, brand-name health plans by its Jan. 31 open-enrollment deadline to have their coverage start Feb. 1.

This open-enrollment deadline comes as the COVID-19 Omicron variant continues to surge across California and is still disproportionately impacting African Americans and other people of color. With the cost of an emergency room visit averaging \$8,000 and COVID-19 hospitalizations and ICU care at \$127,000 — if you don't have health insurance — it underscores the importance of having health coverage to avoid medical debt.

Covered California estimates that there are more than 1 million Californians who currently don't have health insurance and are eligible for more financial help than ever before through Covered California or Medi-Cal to enroll in brand-name health plans. Right now, two out of every three Covered California enrollees can get comprehensive health coverage for \$10 or less per month.

Marva Neal said she has truly benefitted from having an affordable, quality health plan through Covered California health. Neal lives in Los Angeles and immigrated from Belize to California more than 40 years ago but didn't have health insurance until early last year, when she got enrolled into a Covered California plan with Molina Health.

"It's been nothing but easy going since I've gotten a health plan," said Neal.

Neal works as an aide at a Los Angeles senior day care center and is paying \$49 per month for her health coverage. Shortly after getting coverage last year, she spotted a lump on her neck and scheduled an appointment with a physician.

"The doctor said that I had a tumor growing on my neck, and 10 days later I had surgery," Neil said. "Luckily the tumor was benign, and I didn't have any problems. Everything went so smooth."

Signing up for a Covered California or Medi-Cal health plan for 2022 can not only help you avoid high medical bills, but it can also prevent you from having to pay costly penalties at tax time. Consumers who can afford health care coverage but choose to go without could pay a hefty penalty when they file their state taxes next year, which could be as much as \$800 for an individual and \$2,400 for a family of four. This penalty is administered by California's Franchise Tax Board

Those interested in learning more about their health coverage options through Covered California and Medi-Cal can:

- Visit CoveredCA.com.
- Get free and confidential assistance, in a variety of languages, from a certified enroller.
- Have a certified enroller call them and help them for free.
- Call Covered California at (800) 300-1506.

Many Californians can get health insurance for \$10 a month. Here's the deadline to apply

Cathie Anderson

Chances are good that you can get health insurance for \$10 or less a month, according to Covered California, because two out of three Golden State residents qualify for premiums in that range in 2022.

Those rates are good through Monday, when open enrollment will end in California. After this, consumers can only sign up for insurance if they have a qualifying event such as a job loss, new baby or a marriage.

"We want to make sure that people who need health insurance are not caught up in the final week of last-minute shoppers," said Peter V. Lee, executive director of Covered California.

A record 1.8 million Californians already have signed up, taking advantage of new federal financial help aimed at getting Americans health care coverage to help them weather the COVID-19 pandemic. The government assistance was part of multi-pronged stimulus package known as the American Rescue Plan Act of 2021.

More than 7 million Californians have contracted COVID-19, and 80,000 state residents have died from the respiratory disease. The cost of treating a complex case of COVID-19 — one that requires ventilation or an admission into an intensive care unit — averages roughly \$127,000, according to data from FairHealth.org, the nation's largest repository of statistics on private health care claims.

"No one wants to end up in an emergency room or hospital for COVID-19 or for any other reason, but if you do, a health plan through Covered California provides financial protection and can save you tens of thousands of dollars," Lee said.

If you sign up for a health care plan this month, coverage will begin on Feb. 1. In addition to online enrollment at CoveredCA.com, consumers also can call (800) 300-1506 or enroll through thousands of licensed agents or via many nonprofits with offices all around the state



Rescue Plan Act reduces cost for enrolling in Covered California

Malea Martin

A recent study published by FAIR Health found that uninsured Californians receiving complex inpatient care for COVID-19—those requiring ventilation or admission to the intensive care unit—on average are subject to a charge of more than \$460,000. By contrast, the average allowed amount is \$127,000: This is the fee that's negotiated between an insurance plan and a provider for in-network services, and it includes both the portion paid by the patient and the health plan, according to FAIR Health. Insured patients typically pay a small fraction of the allowed amount.

"Most Californians get their health care coverage through their job," said James Scullary with Covered California. "You pay a little bit, and your employer picks up the larger amount."

But not everyone fits into this category.

"You've got people out there in the San Luis Obispo area who are entrepreneurs, who are self-employed, who work in the gig economy, who typically don't have health insurance through another source," such as job-based coverage, MediCal, MediCare, or Veterans Affairs, Scullary said.

These are the people who are likely eligible for Covered California, the state's health insurance marketplace established under the federal Affordable Care Act. Yet, there are hundreds of thousands of people not taking advantage of this option.

"Based on data from 2020, we estimated that there was a little bit more than 1 million uninsured Californians who were eligible for financial help through either Covered California or MediCal," Scullary said.

Historically, the biggest barrier stopping people from getting insured has been cost, Scullary said. But thanks to the American Rescue Plan Act (ARPA), Covered California is more affordable now.

"[ARPA] included increased financial help through the Affordable Care Act to help people get covered or stay covered during the pandemic and the recession. So if someone checked a year or two ago and thought, 'I can't make this work in my budget,' they really should check again," Scullary said. "Right now, about two out of every three of our enrollees could get a plan for \$10 or less per month."

The deadline for open enrollment in Covered California is coming up quickly on Jan. 31.

"If you don't have coverage, just take a couple of minutes to log on to coveredca.com," Scullary said. "You can find out quickly not only how much financial help you're eligible for, but the plans and options in your area. If you've checked before, check again."



Many AAPI groups have the highest uninsured rate in California

Rhiannon Koh

Until January 31, Californians can sign up for a name-brand health care plan through Covered California. Though support from the American Rescue Plan has significantly expanded funding, many from the Asian American, Native Hawaiian, and Pacific Islander (AANHPI) communities still have the highest uninsured rates in the state.

AsAmNews attended a briefing hosted by Covered California. Peter V. Lee, Executive Director of Covered California and Dr. Alice Chen, Chief Medical Officer of Covered California.

At this time, 1.8 million residents have either renewed their coverage or signed up for a new plan. Lee said that this enrollment figure is the largest in the state so far and includes over 330,000 Californians who identify as part of the AANHPI community.

"The American rescue plan dramatically lowered healthcare costs and those lower costs are available for Californians for all of 2022," Lee said. "It's lowered the healthcare cost per Californian, such that 2/3 of the people that come to Covered California can get coverage for less than \$10 a month.

"Others may pay a little bit more, but it's because they earn more. What you earn is tied to what your coverage is, and the pandemic has reminded us that everyone needs to think about how the quality of care linked to that, which often is a key driver of health disparity," he concluded.

Lee said that the AANHPI community has its uninsured rates drop by nearly 60% since 2013. Among ethnic groups in 2020 specifically, there has been a 38% increase from the Filipino community and a 33% in the South Asian Indian community.

Nevertheless, there are still big enough gaps that must be addressed.

“The UCLA Center for Health Policy Research has been tracking the progress we’ve been making and providing health coverage to all Californians for over 2 decades and especially since the Affordable Care Act expanded the Medi-Cal program and established Covered California,” said Dr. Ninez Ponce from the UCLA Fielding School of Public Health and UCLA’s Center for Health Policy Research. “Through the California Health Interview Survey, an annual survey of over 20,000 people that represents the diverse California population, we conduct a survey in English, Spanish, Cantonese Mandarin, Korean, Vietnamese, and Tagalog.”

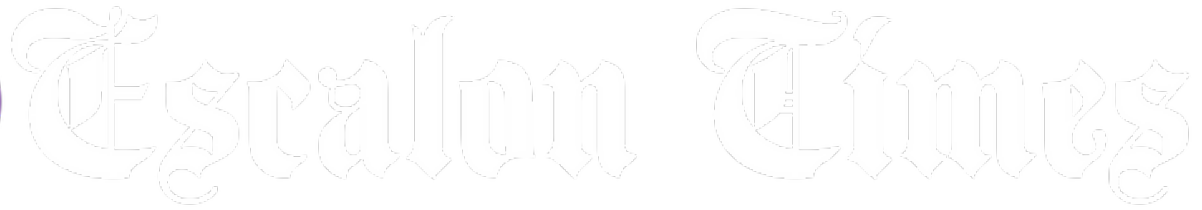
What they found is the necessity for distinctions between Native Hawaiian and Pacific Islander groups in order to draw a more conclusive deduction. Even within the Asian American community, Ponce explained, specific ethnic groups have higher uninsured rates than the group’s average.

For example, the uninsured rate for Koreans is at 15%, one of the highest, and in California, the uninsured rate for Filipinos is also higher than the average. Ponce said that in addition to language barriers, employment status and an overall lack of education can make it difficult for residents to understand the importance of what and which health insurance plans to sign up for.

“There are still tens of thousands of Asian Americans across California who are uninsured, but eligible for coverage at very low costs,” Ponce stressed. “I can’t overemphasize the value of health insurance, especially at a time of economic uncertainty and health risks during the COVID-19 pandemic. The January 31st deadline is coming, and Covered with California is a way for you to gain affordable or no-cost coverage that will protect you and your family.”

Chen closed the briefing by echoing the sentiments of Lee and Ponce. Covered California offers services in over 12 different languages and boasts a strong team of translators ready to assist the community.

To learn more about Covered California, [click here](#).



Final Sign-Ups Needed Now For Covered California Plans

Staff

With more financial help available than ever before, time is running out for Californians to sign up for comprehensive health care coverage through Covered California. They have through Jan. 31 to sign up during the current open-enrollment period. The upcoming deadline comes as Covered California announced that a record-high 1.8 million people have signed up through the exchange.

“We want to make sure that people who need health insurance are not caught up in the final week of last-minute shoppers,” said Peter V. Lee, executive director of Covered California. “Visit CoveredCA.com today and find out how affordable coverage can be for you and your family.”

Those interested in applying for coverage can explore their options — and find out whether they are eligible for financial help — in just a few minutes by using the Shop and Compare Tool at CoveredCA.com. All they need to do is enter their ZIP code, household income and the ages of those who need coverage to find out which plans are available in their area.

The record-high number of enrollees is being driven by the American Rescue Plan, the federal response to the pandemic, which is providing enrollees with more financial help than ever before. As a result, two-thirds of Covered California enrollees are eligible to get coverage for 2022 for \$10 or less per month.

In addition, financial help for middle-income consumers is lowering many of their premiums by hundreds of dollars every month.

“The American Rescue Plan provides the most significant savings for consumers since the Affordable Care Act began, but in order for people to benefit, they need to act before the month ends,” Lee said. “Your health is too important for you to be without coverage or access to care, especially during the ongoing surge of COVID-19 infections across the state.”

The recent surge of COVID-19 has caused the number of Californians infected by the virus to surpass 7 million, and the state’s death total is nearing 80,000.

A recent study found that the average cost for a complex care COVID-19 hospitalization, in which patients required ventilation or admission into an intensive care unit, was more than \$127,000 in California. People with health insurance through Covered California would only pay a tiny fraction of that cost.

“No one wants to end up in an emergency room or hospital for COVID-19 or for any other reason, but if you do, a health plan through Covered California provides financial protection and can save you tens of thousands of dollars,” Lee said.

Covered California’s open-enrollment period runs through Jan. 31, 2022 — people who sign up by Jan. 31 will have their coverage start on Feb. 1.

“Many uninsured people do not know that they are eligible for financial help, which enables them to get coverage for \$10 or less, or even at no cost,” Lee said. “Even if you have checked before, visit CoveredCA.com and check again, because now is the time to sign up with this increased financial help.”

In addition to signing up consumers through its website, Covered California also partners with certified and licensed enrollers who provide free and confidential help throughout the state. Covered California works with more than 11,000 Licensed Insurance Agents, who have established more than 500 storefronts in communities across California. Consumers can visit <https://www.coveredca.com/support/contact-us/> and search for the agent nearest them. They can also call Covered California at (800) 300-1506 and get information or enroll by phone.

Covered California’s online enrollment portal and certified enrollers will also help people find out whether they are eligible for Medi-Cal. Medi-Cal enrollment is available year-round, and the coverage will begin the day after a person signs up. In addition, people can apply for Medi-Cal online or by picking up an application at one of the many county resource centers throughout the region.

Covered California is the only place where individuals who qualify can get financial assistance on a sliding scale to reduce premium costs. Consumers can then compare health insurance plans and choose the plan that works best for their health needs and budget. Depending on their income, some consumers may qualify for the low-cost or no-cost Medi-Cal program.

Covered California is an independent part of the state government whose job is to make the health insurance marketplace work for California’s consumers. It is overseen by a five-member board appointed by the governor and the Legislature. For more information about Covered California, visit www.CoveredCA.com.

Record Searchlight

PART OF THE USA TODAY NETWORK

What Northern Californians should know about health insurance at tax time

Margaret Beck

The tax man cometh.

Tax time is always a bit stressful, and if you've subsidized health insurance through Covered California you have some additional issues for which to prepare.

One big surprise could be revealed if you made more income than you projected. If this is the case, there's a possibility you will have to repay some or all of the subsidy from the state and/or the federal governments.

Covered California will send the IRS form 1095A Health Insurance Marketplace Statement to all enrolled members. It's used to complete the IRS form 8962 Premium Tax Credit that is part of your return.

There are three reasons why you would not receive this form:

1. You were enrolled in a minimum coverage or catastrophic plan
2. You were enrolled in MediCal
3. You were enrolled in employer sponsored health coverage through Covered California for Small Business.

If you have not received your notice, you can log in to CoveredCA.com and check your account's secured mailbox to see if the forms are available to download. If not, call 1-800-300-1506 for help.

There's a limit on repayment for the federal subsidy if your income is below 400% of the federal poverty level. The maximum repayment for an individual is \$1,350 and \$2,700 for all other filers. However, if your income is above 400% of the FPL you'll be required to return 100% of the money you received as a subsidy. You can be over by \$1 and trigger this repayment, so be very attentive to this process.

- FPL information for 2021 can be found at bit.ly/32zSne6.
- Guidelines for 2022 are at bit.ly/3rMRF5D.

If you are at all close to the limits, talk to your tax professional about contributing to an Individual Retirement Account or Health Savings Account to reduce your taxable income.

The state limits are graduated as well, but the full amount needs to be repaid at over 700% of FPL. The maximum repayment for an individual under 700% of FPL is \$4,200 and \$8,400 for all other filers.

If you find a mistake on the tax form sent to you by Covered California, you may complete the "Request to Correct or Dispute Tax Forms." A response must be made to you within 60 days, which could create a late tax filing for you if you don't request it soon.

Finally, remember that the state has an individual health coverage mandate. If you didn't have health insurance in 2021 and don't qualify for an exemption you'll pay a penalty to the state. Exemptions may be available based on an affordability test or if income is below the state filing threshold. The 2021 penalty is at least \$800 per adult and \$400 per dependent child under 18 living in the household.

Get reimbursed for COVID-19 test kit

A new mandate is in effect that requires health plans to cover up to eight over-the-counter COVID-19 tests each month — now until the end of the coronavirus public health emergency.

Find out in advance how your carrier will handle the new benefit. Anthem and Blue Shield of California are the primary insurers in our area — and they handle payment a bit differently.

Anthem members will be reimbursed for over-the-counter COVID-19 diagnostic tests purchased on or after Jan. 15, 2022. Members may have to pay out of pocket at the time of purchase, but should keep the receipt to submit a claim online. Log in to bit.ly/3AFbq3i, go to "Claims & Payment" and choose "Submit a Claim."

Blue Shield of California members can submit a claim for a home test kit. A separate form is required for each receipt, and the latter must include the following information:

- Retailer where the kit was purchased including the physical address or website
- Date of purchase
- UPC code for the home test kit, located on the box or receipt
- Cost of the test
- Be sure to highlight these items if there's more than one item on the receipt and write HOME COVID TEST next to it. Always be sure to keep copies for yourself.

Mail the claim form with the receipt to:

Blue Shield of California

PO Box 272540

Chico California 95927-2540



Listen: Generous Deals, and a Few Unwanted Surprises, at Covered California Staff

KHN Southern California correspondent Bernard J. Wolfson was on “Línea Abierta,” a Radio Bilingüe weekday news program, answering questions for a Spanish-speaking audience about his recent column on health plan enrollment through California’s Affordable Care Act marketplace, Covered California.

Wolfson’s column discusses the extraordinary deals available through Covered California. Because of a significant increase in federal tax credits, many people qualify for generous coverage without paying a penny in monthly premiums. Others, with higher incomes, qualify for tax credits large enough to reduce their premiums to easily affordable levels.

But, as Wolfson notes, some enrollees are facing sticker shock: People who received unemployment benefits for at least one week last year paid only \$1 a month for comprehensive coverage in 2021, as a result of a federal rule that looks unlikely to be renewed for 2022.

Covered California’s annual enrollment period ends Jan. 31, but people who undergo certain life-altering changes — losing a job, getting divorced, having or adopting a child, for example — can enroll anytime.

Listen [here](#).



Californians urged to get health insurance ahead of open enrollment deadline

TJ Manotoc

Healthcare has become a much more pressing issue for Americans in the last two years due to the ongoing Covid-19 pandemic.

With rising costs and uncertainties in some policies, more and more people are seeing the value and importance of securing themselves and their families with some type of health insurance. That's why the Golden State's Covered California program is ramping up efforts to reach out to all to make sure they meet the deadline of January 31 for open enrollment.

In a recent press event, the leadership of Covered California stressed on the importance of health coverage especially amid the pandemic. The latest report from the state shows a record high of 1.8 million Californians already signing up for comprehensive insurance through the program. Enrollment increased by more than 350,000 people over the past two years, partly due to financial help from the federal government's American Rescue Plan which has lowered costs, and with the pandemic highlighting the importance of addressing disparities in healthcare. California leaders are encouraged to enlighten the uninsured.

"The drive to get people insured brings home the fact that covered matters, in particular as California seeks to address health equity on many prompts... At the core of our need to address health disparities and health equity is making sure people have insurance coverage," Covered California executive director Peter Lee says. "We've made such progress, but we aren't done. We know there are too many people who are still uninsured and eligible for coverage."

As for its Filipino population, the state has also made major progress in closing health equity gaps with Fil-Am enrollment increasing by 38%. But despite these significant increases in enrollment over the past two years, the uninsured rate for Filipino Americans in California remains significant at 6.4%, higher than the statewide average.

According to Fil-Am Dr Ninez Ponce of the UCLA Center for Health Policy, who has been tracking the progress made in insurance coverage over the last 20 years, there are still healthcare disparities within the AAPI community. "These are the people who are most at risk for being uninsured and for the 18 to 65 group, those that are working. So being healthy is really important. The uninsured rate has gone down dramatically for all races following the pattern of decline... but there's still room for all groups to get coverage," Ponce notes.

Ponce points out "when you look within the Asian average, we see that there are differences across Asian subgroups. The uninsured rate for Koreans at 15% is one of the highest uninsured rates in California. The uninsured rate for Filipinos is also higher than the average uninsured rate for Asians."

According to Dr. Ponce, prior to the American Rescue Plan, some of the top reasons why people don't have insurance include confusion concerns about cost, and not being eligible or losing coverage after being cut from their jobs. But Dr. Ponce insists that it's easier now because of programs in place, and that all ethnicities, no matter their income level, need to make health insurance a priority.

"I can't overemphasize the value of health insurance, especially at a time of economic uncertainty and health risks during the Covid-19 pandemic. People who have insurance are likely to have a usual source of care. By having access to health care, you can get annual exams and tests that could detect prevent and treat serious illness but what's important about insurance is that you are protected from the financial hardships when you have to pay for the medical bills from an unexpected illness or injury for yourself or for your family members. So the January 31 deadline is coming and Covered California is a way for you to gain affordable or no cost coverage that will protect you and your family."

With the January 31 deadline coming up, Covered California officials say they are there to help anyone with questions. Brand name plan insurance can be as low as \$10 a month. Options can also be explored and anyone can find out if they are eligible for financial help at coveredca.com. Consumers who sign up by January 31 can have their coverage start on February 1.



Covered California Has A Record 1.8-M Enrollees With The Jan. 31 Deadline Approaching, Encourages Uninsured Filipino Americans To Sign Up Now
Staff

SACRAMENTO — With the final deadline for the current open-enrollment period quickly approaching on Jan. 31, Covered California announced that 1.8 million Californians have signed up for coverage as of Jan. 24, which is a new record high for the exchange. The total represents an increase of more than 350,000 people compared to the start of 2020, as Covered California has used the increased financial help from the American Rescue Plan to expand coverage and meet the needs of people affected by the COVID-19 pandemic.

“The pandemic has highlighted the importance of having quality coverage, and with a surge of COVID-19 infections across the state, now is the time to make sure you have health insurance,” said Peter V. Lee, executive director of Covered California. “We want to encourage anyone who is currently going without health care coverage to check out their options and sign up so they can be covered in 2022.”

More than 6 million Californians have been infected by the virus, and the state’s death total is nearing 80,000.

The California Department of Public Health projects that hospitalizations during the current COVID-19 surge will surpass last winter’s peak, while the California Hospital Association expects the increased hospitalizations and infections to last until the end of February.

In addition, a recent study found that the average cost for a complex care COVID-19 hospitalization, in which patients required ventilation or admission into an intensive care unit, was more than \$127,000 in California.

“We are all struggling to adjust to the changing nature of this pandemic,” Lee said. “Some constants, however, are that we know that we all need to get vaccinated, wear a

mask, and get insurance to stay well and protect ourselves from financial disaster if we need hospital care.”

The American Rescue Plan is helping Californians get covered and stay covered

The record-high number of enrollees is being made possible by the American Rescue Plan, the federal response to the pandemic, which expanded the amount of financial help available to consumers. The law builds on the Affordable Care Act and work done in California, where Gov. Newsom and the Legislature established a state subsidy program that provided more financial help and — for the first time — extended it to middle-income consumers. Due to the American Rescue Plan, two-thirds of Covered California enrollees are eligible to get coverage from a brand-name plan for 2022 for \$10 or less per month. In addition, financial help for middle-income consumers is lowering many of their premiums by hundreds of dollars every month.

“California paved the way for the American Rescue Plan, and the increased financial help is allowing more people to get covered and stay covered,” Lee said. “That’s critical because a quality health plan through Covered California gives you access to needed primary care or mental health services, and protects you from a six-figure hospital bill if you get sick or injured.”

The historic reduction of the uninsured rate in California

California has reduced its uninsured rate by more than any other state in the nation since 2014, when coverage first became available through the Affordable Care Act. The decrease has benefited every major ethnic group in the state and been driven by the state’s expansion of Medi-Cal and the enrollment in Covered California. Between 2013 and 2020, AANHPI uninsured rates have dropped by nearly 60 percent and the uninsured rate among California Latinos has been cut by more than half.

Since the start of the pandemic in 2020, Covered California has played a critical role in expanding coverage to reduce the uninsured rate even further. Covered California established special-enrollment periods to help people get insured and benefit from the new financial help included in the American Rescue Plan.

As a result, Covered California has seen significant increases in enrollment Asian segments, including among Filipino (38%), Asian Indian (33%), Chinese (23%), Korean (11 percent), and Vietnamese (5 percent).

“When the pandemic started, Covered California opened its doors to everyone eligible to make sure they had access to the health care coverage they needed,” Lee said. “We

have seen dramatic enrollment increases across the board — including in our communities of color — but we know there is more work to do.”

The open-enrollment deadline is quickly approaching

Covered California joined AANHPI health care and health policy advocates to urge people to enroll before the final open-enrollment deadline. Despite the dramatic expansion of health care coverage for nearly all AANHPI communities in California, significant disparities remain.

Dr. Ninez Ponce, director at the UCLA Center for Health Policy Research, a professor at the UCLA Fielding School of Public Health and the Principal Investigator for the California Health Interview Survey (CHIS), has been tracking the progress made in health insurance coverage for over two decades. Dr. Ponce spoke about the health insurance and health care disparities in the AANHPI communities.

“Looking at the population under age 65, AANHPIs have the second-highest uninsured rate in the state, after Latinos,” said Ponce. “But within this average, there are differences across Asian subgroups. In 2020, the uninsured rate for Filipino Americans in California is at 6.4 percent, higher than the AANHPI statewide average of 5.8 percent. Prior to the American Rescue Plan, top reasons for not having insurance include some confusion on how to get insurance as well as concerns about cost, not being eligible or being dropped from coverage from their jobs.”

Asian Health Services has provided health care, advocacy and social services for the Bay Area community since 1974, and has been a partner for Covered California enrolling nearly 4,000 Californians since the first open enrollment. CEO Julia Liou spoke about the importance of being insured.

“Access to the highest quality and affordable health care in language and culture is essential for the health and well-being of our families and communities, especially during this historical time.” said Liou. “Preventive care, including regular doctor visits and screenings that can detect and treat serious illnesses – all which are part of Covered California plans – is key to protecting your family’s health and preventing financial hardship from unexpected medical bills. Connect with your local community health center today to help you find out what you are eligible for in care.”

Covered California’s open-enrollment period runs through Jan. 31 — unlike the federal deadline, which ended on Jan. 15 for states that use healthcare.gov. Consumers who sign up by Jan. 31 will have their coverage start on Feb. 1.

Consumers can easily check out their eligibility and options at CoveredCA.com

Those interested in applying for coverage can explore their options — and find out whether they are eligible for financial help — in just a few minutes by using the Shop and Compare Tool at CoveredCA.com. All they need to do is enter their ZIP code, household income and the ages of those who need coverage to find out which plans are available in their area.

In addition to signing up consumers through its website, Covered California also partners with certified and licensed enrollers who provide free and confidential help throughout the state. Covered California works with more than 11,000 Licensed Insurance Agents, who have established more than 500 storefronts in communities across California. Consumers can visit <https://www.coveredca.com/support/contact-us/> and search for the agent nearest them.

Consumers can also call Covered California at (800) 300-1506 in English or (800) 983-8816 in Tagalog and get information or enroll by phone.

Covered California's online enrollment portal and certified enrollers will also help people find out whether they are eligible for Medi-Cal. Medi-Cal enrollment is available year-round, and the coverage will begin the day after a person signs up. In addition, people can apply for Medi-Cal online or by picking up an application at one of the many county resource centers throughout the region.

Covered California is the state's health insurance marketplace, where Californians can find affordable, high-quality insurance from top insurance companies. Covered California is the only place where individuals who qualify can get financial assistance on a sliding scale to reduce premium costs. Consumers can then compare health insurance plans and choose the plan that works best for their health needs and budget. Depending on their income, some consumers may qualify for the low-cost or no-cost Medi-Cal program.

Covered California is an independent part of the state government whose job is to make the health insurance marketplace work for California's consumers. It is overseen by a five-member board appointed by the governor and the Legislature. For more information about Covered California, please visit www.CoveredCA.com.



Health insurance for \$10 a month? Covered California enrollment period is almost up

Daniel Macht

There are only a few days left to apply for insurance under “Covered California” for this year.

The open enrollment period for people without health insurance by their employer closes at midnight on Monday, Jan. 31, with coverage taking effect on Tuesday.

You can visit CoveredCA.com to look at plans and the state says that two out of every three enrollees can get covered for \$10 or less per month.

A record 1.8 million Californians have already signed up. The health care exchange says federal funding is making plans more affordable for many enrollees.

It offers a shop-and-compare tool online for plans. You can find out how much financial help is available by entering your ZIP code, household income and ages of those who need coverage.

People can also speak with more than 11,000 licensed insurance agents at more than 500 storefronts across the state. Find the closest agent to you here or call (800) 300-1506.

Workers who are offered health insurance by their employer “that is affordable and that meets minimum value standards” are not eligible for help with premiums for a Covered California health plan.

Covered California’s Executive Director Peter Lee told KCRA this week that the Biden administration has lowered health care costs within Covered California.

He said that in addition to the two-thirds of people who could pay \$10 or less per month, middle-class people who don’t get coverage through their job could also get “big subsidies.”

“So our main message is if you’re uninsured or you’re paying for your own health insurance out of your pocket, you really deserve it to yourself to go to CoveredCA.com

and see how affordable health care can be,” he said. “People think they can’t afford it. Hundreds of thousands are finding out that it is affordable now and they’re getting insurance. If you get it now you get it for all of 2022.”



Covered California Joined by the Mayors of Los Angeles and San Francisco in Final Drive to Get Californians Insurance Coverage

Staff

SACRAMENTO, Calif. — Covered California’s final drive to get people enrolled in health care coverage, before the end of open enrollment, will get a major push on Sunday when it airs television ads during Sunday’s NFC Championship game. The game, which will be played between the Los Angeles Rams and the San Francisco 49ers, will be watched by millions of Californians.

“More people than ever before have signed up for a plan through Covered California, and we’re driving to a strong finish by getting more Californians across the goal line to coverage,” said Peter V. Lee, executive director of Covered California. “California is sure to be going to the Super Bowl, and no matter who you are rooting for on Sunday, all Californians win when they have access to affordable insurance and the quality care that goes with it.”

The ads will air during the game in California’s four biggest media markets: Los Angeles, Sacramento, San Diego and San Francisco. The commercial, which is titled “Portraits,” is part of Covered California’s “This Way to Health Insurance” campaign. It focuses on the expanded financial help that is now available to bring the cost of coverage within reach. The campaign has been airing statewide throughout open enrollment — in English, Spanish, Mandarin, Cantonese, Korean and Vietnamese — to engage California’s diverse population.

Mayors Join Covered California in Final Drive to Enroll the Uninsured

The mayors of both cities are also joining Covered California in this push to get people insured. While each side will be hoping to emerge victorious on Sunday, they know that getting covered is a winning play for all Californians.

“We may be competing against each other on Sunday, but we agree that everyone deserves quality health care,” said Los Angeles Mayor Eric Garcetti. “The deadline is

right around the corner, and now is the time to make sure you have access to care in 2022. Get covered, get vaccinated, and Go Rams!”

“On the field, our beloved Niners and the Los Angeles Rams will be fierce competitors this Sunday,” said San Francisco Mayor London N. Breed. “Off the field, we can come together to encourage all Californians, regardless of what team they root for, to sign up for this vital health care coverage. It’s not too late to enroll—and no matter the outcome of the NFC Championship game, it’s never too late to become a 49ers fan. Go Niners!”

Consumers Can Easily Check Out Their Eligibility and Options at CoveredCA.com

Covered California’s open-enrollment period ends at midnight on Jan. 31. People who sign up before the end of the month will have their coverage start on Feb. 1. To make sure that the surge of calls that could be sparked by Super Bowl frenzy, Covered California is making sure its phone lines are open and consumers can access the independent insurance agents and enrollers across the state.

Those interested in applying for coverage can explore their options — and find out whether they are eligible for financial help — in just a few minutes by using the Shop and Compare Tool at CoveredCA.com. All they need to do is enter their ZIP code, household income and the ages of those who need coverage to find out which plans are available in their area.

“Many uninsured people do not know that they are eligible for financial help, which enables them to get coverage for \$10 or less, or even at no cost,” Lee said. “Even if you have checked before, visit CoveredCA.com and check again, because now is the time to sign up with this increased financial help.”

In addition to signing up consumers through its website, Covered California also partners with certified and licensed enrollers who provide free and confidential help throughout the state. Covered California works with more than 11,000 Licensed Insurance Agents, who have established more than 500 storefronts in communities across California. Consumers can visit <https://www.coveredca.com/support/contact-us/> and search for the agent nearest them. They can also call Covered California at (800) 300-1506 and get information or enroll by phone.

Covered California’s online enrollment portal and certified enrollers will also help people find out whether they are eligible for Medi-Cal. Medi-Cal enrollment is available year-round, and the coverage will begin the day after a person signs up. In addition, people can apply for Medi-Cal online or by picking up an application at one of the many county resource centers throughout the region.

About Covered California

Covered California is the state's health insurance marketplace, where Californians can find affordable, high-quality insurance from top insurance companies. Covered California is the only place where individuals who qualify can get financial assistance on a sliding scale to reduce premium costs. Consumers can then compare health insurance plans and choose the plan that works best for their health needs and budget. Depending on their income, some consumers may qualify for the low-cost or no-cost Medi-Cal program.

Covered California is an independent part of the state government whose job is to make the health insurance marketplace work for California's consumers. It is overseen by a five-member board appointed by the governor and the Legislature. For more information about Covered California, please visit www.CoveredCA.com.



Covered California's Open Enrollment Ends At Midnight

Leslie Berestein Rojas

The open-enrollment deadline for Covered California is today. Californians seeking health insurance through the exchange must sign up by midnight.

People who are eligible for Medi-Cal are exempt from the deadline, and can sign up year-round. Otherwise, after the deadline has passed, those interested in coverage through the program will only qualify to sign up if they experience a major life event such as the birth of a child or loss of a job.

Coverage will begin on February 1.

The pandemic has pushed more people to enroll for insurance through the state's exchange. So far this year, 1.7 million Californians have signed up for coverage, an increase of more than 350,000 since 2020.

"The pandemic has highlighted the importance of having quality coverage," said Peter V. Lee, executive director of Covered California, in a statement. "We want to encourage

anyone who is currently going without health care coverage to check out their options and sign up so they can be covered in 2022.”

ThinkAdvisor

Telemarketing Boosts Health Insurance Signups: Study

Allison Bell

Researchers have published a scientific paper showing that telemarketing can boost a health insurance enrollment website’s sales.

Rebecca Myerson, a population health sciences researcher at the University of Wisconsin-Madison, recently led a team that measured the impact of telemarketing on the health insurance sales conversion rate at Covered California — California’s Affordable Care Act public exchange program, or web-based health insurance supermarket for health insurance

Myerson’s team conducting the study by Covered California’s efforts to handle what amounted to highly qualified web leads: people who had applied for 2019 health coverage through Covered California in 2018 but who had not actually selected plans.

Covered California had live-human service center reps call 27,123 of those households and assigned another 24,003 households that had applied for coverage but not selected plans in a control group, according to the Myerson’s team paper, which appeared in *Health Affairs*, an academic journal.

The outbound calls increased the overall odds that a household would get covered to 14.7%, from 12% for the control group.

But the researchers found that the impact of telemarketing was much bigger for lower-income prospects, older prospects and those who preferred to speak Spanish.

Income

Telemarketing had the biggest effect on health insurance plan selection rates for prospects with household income below 150% of the federal poverty level.

Personalized calls increased their signup rate to 12.4%, from 8.4%.

The New York Times

The Obamacare sign-up deadline is Saturday, and stimulus subsidies are driving record enrollments.

Margot Sanger-Katz

For Americans who need health insurance, now is the time to sign up. The end of the 2022 open enrollment period for Obamacare marketplaces in most states is Saturday.

So far, a record 14.2 million Americans have enrolled in marketplace coverage for this year, according to the Centers for Medicare and Medicaid Services. New subsidies created by Congress as part of last year's stimulus bill have temporarily lowered premiums for nearly everyone who buys their own insurance. And the Biden administration has made substantial investments in advertisements for the program and in professionals who can help people select an appropriate plan.

Insurance subsidies are calculated on a sliding scale according to income. For Americans close to the poverty line, generous insurance is available for no premium at all. For the first time, Americans with incomes more than four times the poverty line — around \$100,000 for a family of four — can qualify for subsidies if their insurance premium would cost more than 8.5 percent of their income. Those changes mean even people who have been unable to find affordable options in past years may benefit from reviewing their options this time.

To select a plan, a good first stop is healthcare.gov, which serves the 33 state marketplaces managed by the federal government. If you live in the District of Columbia or one of the 17 states that run their own insurance markets, you will be referred to a state site.

If you need human help navigating the site, the website has a directory of assistants and brokers who can walk you through the process for free.

The enrollment deadline marks the end of an unusual period for the marketplaces, in which people were free to sign up for most of the year. Typically, the government limits enrollment to a few weeks a year in order to encourage people to maintain insurance all the time, and not just sign up when they get sick. But government officials and insurance companies abandoned that approach during the pandemic and established a long “special enrollment period,” which is now over.

There are some situations in which people can obtain insurance outside the normal enrollment window. People who experience a major life change, like losing a job or

getting a divorce, can enroll during the 60 days after that change. Americans who qualify for Medicaid or the Children's Health Insurance Program can sign up at any time of the year.



Obamacare enrollment hits record high after Biden makes post-Trump tweaks to health insurance program

Dan Mangan

What a difference a new president makes.

Enrollment in Obamacare health insurance plans has hit a record high this season, a clear, if rare, policy victory for President Joe Biden in his first full year in office.

The big surge came amid boosted financial assistance for enrollments, a wider window for sign-ups, the continuing health effects of the Covid-19 pandemic, which has claimed the lives of more than 850,000 Americans, and the touting of the health-care reform law by the president.

The good news for Biden comes after the president has seen plummeting approval ratings, the stalling of his \$1.75 trillion Build Back Better bill in Congress, and a loss at the Supreme Court for his Covid vaccine mandate for large employers.

Open enrollment ended Saturday on Healthcare.gov — the federal government insurance plan marketplace that serves 33 states — and on most of the other states' Affordable Care Act government-run exchanges.

The official final enrollment number has yet to be tallied. But on Thursday, federal health officials noted that even before the deadline, a whopping 14.2 million people nationally had signed up for coverage in the private insurance plans sold on the government-run Obamacare exchanges.

That tally represents an enrollment increase of well more than 20% from the same period last year.

It blew away the previous record for enrollment, more than 12.6 million, which occurred in 2016, the last full year President Barack Obama was in office. Obama won passage

of the Affordable Care Act by Congress early in his first term and embraced the nickname Obamacare, which its detractors long have used with derision.

“People across America can buy high quality health insurance for historically low prices, thanks to the American Rescue Plan and the Affordable Care Act,” Health and Human Services Secretary Xavier Becerra said Thursday in a statement touting the high enrollment levels.

“The Biden-Harris Administration will continue to build on the success of these important laws to ensure health care is accessible to everyone who needs it,” Becerra said.

Charles Gaba, who operates the Obamacare enrollment news site ACASignups.net, said the enrollment tally is “definitely a win for Biden.”

“As far as I’m concerned, it’s a very big deal,” Gaba said. “You have millions more people who have coverage, and a good 10 million or so that have it much more affordable for them.”

Gaba also said that a number of health insurance carriers have returned to offering individual plans on Obamacare exchanges after some of them pulled back their offerings during the administration of President Donald Trump.

Experts chalk up the dramatic upswing in enrollment to several key factors, all but one of which directly stem from Biden defeating Trump more than a year ago.

“The federal government’s posture toward the ACA shifted seismically with the 2020 election,” said Larry Levitt, executive vice president for health policy at the Kaiser Family Foundation, a leading health-care research nonprofit organization.

Trump early in his term had pushed for the then-Republican-led Congress to repeal the Affordable Care Act.

His administration also took steps to undercut outreach efforts that had boosted enrollment in past years and shortened the time people had to sign up for coverage.

Sen. John McCain, R-Ariz., dramatically blocked the repeal of the ACA with a thumbs-down gesture on the floor of the Senate that continues to anger Trump years after McCain’s death.

Enrollment in plans sold on the ACA exchanges never fell below 11 million, even as Trump continued bad-mouthing the program.

“ACA enrollment declined under Trump, but the program hardly collapsed,” Levitt said. “The ACA defied every effort by the Trump administration to kill it — the Trump administration and Congress.”

Levitt also said that although Obamacare was “weakened” under Trump, Biden nonetheless had a “platform to build on it” due to the millions of people who had continued signing up for health coverage through the program.

Biden, who was Obama’s vice president when the ACA became law, won the 2020 presidential election while promising to reverse the damage he said Trump had done to it.

Levitt said that Obamacare enrollment under Biden grew in part because “finally you have a president who is trumpeting the ACA rather than trashing it.”

Biden wasn’t just touting the program, though. He reversed cuts Trump made to the ACA “navigator” program, which helps potential enrollees evaluate often-complicated insurance options given their health needs and finances, Levitt noted.

The Biden administration also worked to make it more financially attractive to would-be enrollees.

Biden’s Covid relief bill, the American Rescue Plan, “dramatically expands the financial subsidies” available to help Obamacare enrollees purchase private insurance plans on ACA exchanges “both in terms of those eligible and how much they receive,” Gaba noted.

An estimated 2 million more people became eligible to purchase Obamacare plans at low cost because of the ARP.

The law also eliminated the cap that zeroed out subsidies for Obamacare plans for households that earned more than four times the federal poverty level.

The financial aid available under the ARP will expire at the end of this year. But the aid could continue if Congress passes it as part of Biden’s Build Back Better Act or as stand-alone legislation.

Gaba and Levitt cited another step taken by Biden that has bolstered enrollment this year: the opening of a special enrollment period for Obamacare plans from last Feb. 15 through last May 15, in recognition of the effects of the Covid-19 pandemic.

Gaba noted that there were “2.8 million additional sign-ups for that” last year, “during what would normally be the off-season.”

“So right out of the gate, there was already a big chunk of people who had been baked into the system with additional enrollment” when the open enrollment season for 2022 coverage began this fall, Gaba said.

And this season, the Biden administration “bumped out their final deadline” for open enrollment “by an additional month,” making it more likely that people will sign up, he said.

Gaba expects a total of 14.5 million people to be signed up for 2022 Obamacare plans by the final deadlines for open enrollment.

And he noted that that tally will not include the more than 1 million people who will have insurance coverage under so-called Basic Health Plans that effectively mirror ACA coverage.

Another big factor Gaba cited as boosting enrollment is one that was out of Biden’s control.

“You’ve got Covid. You’ve got this ongoing pandemic, which has made a lot of people aware of, ‘Oh, yeah, health care,’” Gaba said.

Although Healthcare.gov, the federal marketplace, ended open enrollment on Saturday, eight states and the District of Columbia are continuing to enroll people in plans through their own exchanges.

Five of those states, which include the larger ones of California and New York, close enrollment at the end of January. Colorado’s enrollment for people who are not currently covered is extended through March 15.

Levitt, of KFF, said the coronavirus pandemic also played a big role in driving enrollment in Medicaid, the program jointly administered by federal and state governments to provide health coverage to predominantly low-income people.

The Obamacare law, while often drawing attention for its expansion of private insurance coverage to Americans, also expanded the number of people eligible for Medicaid. All but 12 states have accepted federal funding to expand their Medicaid programs to more people under the ACA.

“Medicaid enrollment is up dramatically” since the pandemic began in early 2020 and has continued rising under the Biden administration, Levitt noted.

Medicaid enrollment, the stronger-than-ever enrollment in private insurance plans sold on Obamacare exchanges, and Covid could make it even more difficult for Republicans to get rid of the ACA the next time they control the White House or Congress.

“I think the more people who depend on the ACA, the more people are focused on health care as a result of the pandemic ... makes it even harder to consider repealing” Obamacare, Levitt said. “I think Republicans were burned by their effort to repeal the ACA. I think many of them don’t have a taste for retrying.”



14.5M get health care under Obama law, with help from Biden

Ricardo Alonso-Zaldivar

WASHINGTON (AP) — At least 14.5 million Americans are getting private health insurance for this year under the Obama-era health law, thanks to help from the Biden administration.

“Health care should be a right, not a privilege, for all Americans,” President Joe Biden said Thursday in a statement announcing the numbers. “We are making that right a reality for a record number of people, bringing down costs and increasing access for families across the country.”

But progress could prove fleeting if congressional Democrats remain deadlocked over Biden’s social agenda package. Biden’s earlier coronavirus relief bill has been providing generous subsidy increases that benefit new and returning customers by lowering premiums and out-of-pocket costs. The enhanced financial assistance is temporary. It will go away at the end of 2022 without congressional action to extend it additional years or make it permanent, included in the social agenda legislation.

Separately, the Department of Health and Human Services said the latest information from a major ongoing federal survey suggests that the nation’s uninsured rate dipped last year, as the Biden administration provided a special sign-up period due to the pandemic. The uninsured rate was 8.9% in the three-month period from July to September 2021, compared with 10.3% for the final three months of 2020.

“Those are all arrows ... in the right direction,” HHS Secretary Xavier Becerra said.

The ACA, better known as “Obamacare,” offers health insurance to people who lack job-based coverage through a mix of subsidized private plans and expanded Medicaid, which is provided in most states. Thursday’s numbers reflect the private insurance side of the program, available in all states through HealthCare.gov or state-run health insurance markets. All told, the number of people covered through the Obama law is estimated around 30 million.

“This did not happen by accident,” Biden said. His COVID-19 relief bill, he said, “did more to lower costs and expand access to health care than any action since the passage of the Affordable Care Act.”

Besides improved subsidies, the Biden administration also focused more attention on outreach, increasing the number of enrollment counselors and stepping up advertising.

“When we invest in health care and make it affordable, people sign up,” said Chiquita Brooks-LaSure, head of the Centers for Medicare and Medicaid Services, which also oversees the ACA.

The administration is touting the 14.5 million sign-ups as a record, but that number is not strictly comparable to recent years because the federal open enrollment season was extended under Biden. The final number is likely to be even higher as several states are allowing residents to sign up until next Monday. It’s working out to an increase of roughly 20% over last open enrollment season.

Some Democratic senators are expressing confidence that Congress will pass the extension of health care subsidies that Biden is calling for, thus preserving the momentum from this year’s sign-up season. Although divisions among Democrats are holding up the Biden social agenda bill, health insurance is one area in which major disagreements haven’t broken out.

“We’re in the process now of talking that through, and we’re pushing very hard to include this extension of premium support,” Sen. Chris Van Hollen, D-Md., said Thursday. “In my view, that’s a priority.”

“We feel very strongly about the health care package,” Sen. Ron Wyden, D-Ore., said earlier in the week. “I feel confident we’ve got 50 votes on those issues.”

In the evenly divided 100-member Senate, Democrats need every member of their caucus, plus Vice President Kamala Harris to cast the tie-breaking vote.

Biden wants to move the U.S. closer to coverage for all by building on existing programs like the Obama law and Medicaid, so a robust sign-up season was a priority for his administration.



Sign-ups in Affordable Care Act marketplaces reach record 14.5 million

Amy Goldstein

About 14.5 million Americans have signed up to get health coverage this year through Affordable Care Act insurance marketplaces, eclipsing the previous record enrollment by nearly 2 million.

The popularity of ACA health plans is a substantial slice of good news for President Biden, who has made expanding access to affordable health insurance one of his principal domestic policy aims, while some approaches he favors to achieve that goal have stalled on Capitol Hill.

The enrollment figure is the heart of a report released Thursday by the Department of Health and Human Services. The White House issued a statement from the president in advance, in which Biden said he was proud that the sign-ups are “the highest numbers ever produced in an open enrollment period.”

The tally is not quite final, so it probably will be higher in the end.

The 14.5 million figure includes a final count of 10.3 million consumers who chose health plans during the most recent open-enrollment window through HealthCare.gov, the federal insurance marketplace on which 33 states rely. For 17 states and the District of Columbia, which run their own insurance marketplaces under the ACA, the data released Thursday includes 4.2 million sign-ups they had through Jan. 15, the deadline for the federal open enrollment.

Five state-run marketplaces plus the District’s are still open for consumers to buy health coverage for 2022. And three states and the District have created special enrollment periods that will allow uninsured residents longer to sign up for ACA coverage.

The ACA is a sprawling health-care law, pushed through a Democratic Congress in 2010, that has become a source of partisan warring ever since.

The insurance marketplaces created under the law began offering coverage in 2014.

The health plans are intended for consumers who cannot get affordable benefits through a job, meaning they must buy plans on their own — a part of the U.S. insurance industry that was especially dysfunctional in the past, with companies charging high prices for such individual coverage and rejecting many people with medical conditions. The ACA stopped the practice of spurning or overcharging people with preexisting conditions and for the first time provided federal subsidies to most people buying marketplace plans.

President Donald Trump was a vehement foe of the law. During his administration, he and a Republican Congress repeatedly tried to repeal large parts of the statute but didn't succeed. Trump and his health-care aides nevertheless took aim at the insurance marketplaces, slashing federal money for advertising and other outreach activities, as well as for “navigators” who serve as community-level enrollment coaches.

Biden's arrival in the White House a year ago marked a striking turnabout. The president moved swiftly to rehabilitate the law as the main tool to expand the number of Americans with insurance coverage and to make health plans more affordable. It had been a central campaign goal but assumed greater significance as the pandemic cost millions of people their jobs and health benefits — and as the coronavirus laid bare the importance of being able to get appropriate care when sick.

ACA open-enrollment periods typically run for several weeks starting mid-fall for the coming year. A week into his presidency, Biden announced an unprecedented special enrollment period for eligible people to buy an ACA health plan if they needed coverage because of the pandemic. The period eventually stretched six months and attracted 2.8 million people to sign up for plans.

The coronavirus relief law Congress adopted in March contained the first expansion of federal subsidies for ACA health plans in the program's history. Through the end of this year, the law, known as the American Rescue Plan, increases tax credits for monthly insurance payments and allows people with higher incomes to qualify for such help.

And the administration reversed its predecessor's cuts in funding for outreach and navigators, putting more money into those activities than in the past. Federal health officials also extended the open-enrollment period a month longer than it had been in recent years.

During a call with reporters Thursday to announce the large number of sign-ups, Health and Human Services Secretary Xavier Becerra said, “It's historic, but it's not accidental or coincidental that so many people have quality health insurance and peace of mind.”

Becerra highlighted that several states that run their own insurance exchanges are giving residents more time to sign up but did not say whether the federal government will reprise the special enrollment time Biden ordered in his first year. The secretary has hinted before that is possible.

The number of people who sign up for an ACA health plan typically dips somewhat as bills from insurance companies arrive. People secure coverage only if they pay whatever share of the monthly premiums they owe after taking into account the subsidy that most consumers get.

Still, even without being final, the new sign-up figure is 21 percent greater than the final enrollment — 12 million — in federal and state marketplaces a year ago. The previous record was nearly 12.7 million sign-ups for 2016, the marketplaces' third year. Even during the Trump years, ACA enrollment never fell below 11 million, and it increased slightly for 2021, during the pandemic.

Nearly 2.4 million people who chose health plans through Healthcare.gov for this year are new to the ACA marketplaces, HHS figures show, compared with 1.9 million a year ago.

The marketplaces' increased popularity contrasts with the fate of other health policies Biden espouses.

Congress has never seriously considered some of his campaign positions, such as creating a public insurance alternative to compete with private health plans. Other goals, such as adding Medicare benefits and helping insure more low-income people in states that have not expanded Medicaid under the ACA, have become bogged down as Democrats battle over the social spending bill that proponents call Build Back Better. Under the legislation, the expansion of insurance subsidies would continue for additional years.



Judge notorious for anti-Obamacare rulings has another crack

Tierney Sneed

(CNN) A Texas-based judge who has become notorious for his rulings against the Affordable Care Act under the Trump and Obama administrations now has a chance to take another whack at the law.

In several different cases spanning the last half-decade, US District Judge Reed O'Connor -- an appointee of President George W. Bush -- has issued opinions that would dismantle key Obamacare provisions.

On Friday, President Joe Biden's Justice Department will join the administrations of his predecessors in asking O'Connor to reject the latest legal attack against the landmark 2010 health care law.

Obamacare is proving popular in red states that didn't expand Medicaid. The case targets the law's requirements that insurers cover certain preventive care services, like STD testing, vaccines and PreP drugs for HIV. The challengers are making religious freedom claims as well as constitutional separation-of-powers arguments -- both issues known to be of interest to the Supreme Court's conservative majority.

The lawsuit doesn't pose the existential threat to the Affordable Care Act that previous anti-Obamacare cases presented. But it is still an example of "never-ending litigation" around the Affordable Care Act, said John Cogan, a health law professor at University of Connecticut School of Law.

"There are plaintiffs who simply will not give up, despite years of defeats," Cogan said. "They've had some successes, but years of defeats, and there's just no lack of an appetite for continuing litigation."

Where the challengers have been successful, it's often been in O'Connor's courtroom.

"The whole approach to challenging the ACA ... he's their guy," Cogan said.

A judge with a history of ruling against the Affordable Care Act

Judge O'Connor presided over the last major Obamacare challenge to land on the Supreme Court's doorstep. In that case, he signed on to an aggressive argument -- scoffed at even by legal commentators on the right -- that was ultimately rejected by four of the Supreme Court's conservatives in addition to its three liberals.

His ruling was handed down on a Friday evening a week and a half before Christmas in 2018.

Quit your job? Here's what to do about health insurance

The Supreme Court in an opinion written by Justice Stephen Breyer disagreed with O'Connor's conclusion that by reducing the ACA's individual mandate penalty to zero, Republicans in Congress had made the mandate -- and therefore the rest of the law -- unconstitutional. Breyer is now retiring, and if this latest case makes it before the Supreme Court, among the justices who will likely be hearing it is Biden's nominee for the vacancy.

In addition to the individual mandate case, O'Connor also sided with Obamacare challengers who took aim at the law's non-discrimination provisions, its contraceptive coverage requirement, and at insurance provider fees imposed on states through the law.

That he's been a go-to judge for Obamacare's legal opponents appears to be a product of how federal courts in Texas divvy up their cases.

Though the Northern District of Texas has a dozen active judges, O'Connor is just one of two active judges (plus a third judge who is on senior status) tasked to hear cases that are filed in the Fort Worth Division. That means filing a case there gives plaintiffs a very decent shot of their case going to him.

He also recently ruled against the military's Covid-19 vaccine mandate and has in the past issued decisions against policies that expanded LGBT rights.

"He is bold," said Joshua Blackman, a professor at the South Texas College of Law Houston and an adjunct scholar at the libertarian Cato Institute. "He doesn't blanch at a suggestion that a major law is unconstitutional. If he thinks something's valid, he'll stop it."

The case before O'Connor now was filed in March 2020. It was brought by by several Texas individuals and two employers, including a company linked to a well-known GOP activist in the state.

The lawyer for the plaintiffs is Jonathan Mitchell, a conservative attorney who has been in the spotlight recently for his role in designing Texas' six-week abortion ban. A legal group led by former Trump White House aide Stephen Miller and other allies of the former President is also now involved in the case.

Under the Trump administration, the Justice Department put up a full defense of the challenged provisions and unsuccessfully sought to get the case dismissed. The Justice Department filing due Friday will mark the first time that the Biden administration gets to make its comprehensive legal arguments against the claims brought in the case.

A case with the 'potential to really limit or unwind agency power'
The lawsuit lobs several different arguments at the preventive services coverage mandate.

Perhaps the most novel assertion is a claim that the bureaucratic advisers who decide which services are covered under the law lack the authority to do so. The lawsuit argues that because those officials weren't appointed by the President and confirmed by the Senate, their determinations violate the Appointments Clause.

The lawsuit singles out coverage mandates for STD testing and HIV treatments as the challengers say those treatments are not ones they or their families will ever want or need.

But the services designated under ACA's preventive care requirement cover a whole host of treatments, including colonoscopies, mammograms, cholesterol checks, vision screening for kids, well-woman and well-child visits and lots of other non-controversial screenings and immunizations.

Additionally, the challengers claim that, under the so-called nondelegation doctrine, the law violates the Constitution by delegating those decisions to a task force of experts selected by the US Department of Health and Human Services, because Congress allegedly lacked specificity in its instruction.

"So much of our health care system is built around agency determinations -- this case has the potential to really limit or unwind agency power," Zack Buck, a University of Tennessee College of Law professor who specializes in health law.

Why Biden's Supreme Court nomination matters

The lawsuit also appears poised to push conservative judges like O'Connor on how far they'll go in the wake of the Supreme Court's Hobby Lobby ruling, a 2014 decision that sanctioned a carveout from contraceptive coverage requirements for religious objectors.

The challengers in the current case claim that ACA preventive care mandates violate a religious freedom law called the Religious Freedom Restoration Act. They allege the coverage mandates are requiring individuals and employers to subsidize insurance for treatments that HIV drugs and STD testing that "facilitate and encourage homosexual behavior, prostitution, sexual promiscuity, and intravenous drug use."

The combination of arguments about religious freedom and executive branch authority is a "double-whammy," Blackman said. He predicted the lawsuit will get a "lot traction" both with O'Connor and the conservative 5th US Circuit Court of Appeals, which would be next to hear the case if it's appealed.

The stakes are big for the questions around agency power and administrative law. They're smaller for the Affordable Care Act, legal experts said. But a win for the challengers, if upheld by higher courts, may cause some disruption to the health care markets. How much the markets are undermined would depend on whether -- without the mandates -- insurers would actually offer skimpier policies that don't cover those services.

"In terms of long-term stability of the Affordable Care Act, I don't see this as a major threat," Buck said. "But of course, it matters individuals who depend upon this care."



ACA enrollment soars, and faces a perilous fall

Caitlin Owens and Bob Herman

Democrats are touting record Affordable Care Act enrollment, but a lot of those gains will be wiped away next year unless Congress takes action.

Why it matters: Millions of Americans have taken advantage of the enhanced ACA subsidies Congress passed into law last year, with many enrolling in health insurance for the first time. But under the status quo, that more generous coverage is going to expire at the end of 2022 — and people will be notified right before the midterm elections.

The big picture: When Democrats' coronavirus response bill last year expanded the amount of ACA premium subsidy assistance available to millions of low-income Americans, it also made more middle-income Americans eligible for premium help.

- That led to a 21% spike in enrollment year over year, totaling 14.5 million. If you include other special ACA plans in New York and Minnesota, total enrollment is closer to 15.5 million people, according to marketplace tracker Charles Gaba.

State of play: An extension of the enhanced subsidies was included in Democrats' Build Back Better legislative package. But that's stalled in the Senate, and it's unclear which pieces — if any — will make it into law.

- Unlike the other health care components of the package, the subsidy extension prohibits the loss of a benefit and, subsequently, higher costs for Americans. The other pieces were designed to provide new benefits or lower costs.
- That makes inaction on the subsidies sting worse for enrollees — and a big political risk for Democrats.

Between the lines: This isn't exactly the taste Democrats want in voters' mouths as they head to the polls.

- "Democrats would be facing all kinds of negative news about their signature domestic achievement of the last decade," said KFF's Larry Levitt. "President Biden has successfully reinvigorated the ACA, as he promised to do. But, that success will be sustained only if the extra premium help continues."

The bottom line: As Democrats try to salvage their reconciliation package, preserving the larger ACA subsidies is likely to be a top priority.

- The subsidy extension "has a two-way motivation to pass," said Democratic strategist Chris Jennings.
- "First, to avoid a significant increase in premiums and decrease in coverage," he said. "And second, to secure an affordability legacy and policy sustainability of the law for the Biden administration and the Democratic Congress."

HealthAffairs

Marketplace Enrollment Reaches New Record Of 14.5 Million

Katie Keith

On January 27, 2022, the Department of Health and Human Services (HHS) announced that 14.5 million people enrolled in marketplace coverage through January 15, 2022 and issued its final national snapshot for the 2022 open enrollment period. Consistent with prior snapshots, there has been record-high enrollment through the marketplaces, and the number of new consumers enrolling in marketplace coverage is up significantly relative to prior years.

Of the 14.5 million people, 10.3 million people enrolled through HealthCare.gov and about 4.2 million people enrolled through 18 state-based marketplaces. While January 15 marked the enrollment deadline for HealthCare.gov and many state-based marketplaces, five state-based marketplaces (in California, Kentucky, New Jersey, New York, and Rhode Island) will allow open enrollment through January 31. This suggests that total enrollment for the 2022 open enrollment period will continue to increase. An additional 954,000 people enrolled in New York's Basic Health Program through January 15; enrollment data from Minnesota's Basic Health Program was unavailable.

This is a significant reversal of marketplace enrollment trends. Enrollment for 2022 is higher by about 2.5 million people than last year—and about 1.8 million more people than the prior enrollment record from the 2016 plan year (when enrollment reached 12.7 million people). After peaking for 2016, enrollment declined each year until the 2021 plan year when enrollment increased for the first time under the Trump administration. Annual enrollment is tracked [here](#).

In fact, the Biden administration notes that 5.8 million people have newly gained coverage since 2021. Of these, 2.8 million people enrolled during the six-month COVID-19 special enrollment period and 3 million people enrolled during the 2022 open enrollment period.

Enrollment of 3 million new consumers is up significantly relative to the 2021 open enrollment period (when 1.8 million new consumers enrolled in coverage for 2021). New enrollees accounted for about 21 percent of total enrollment for 2022 (consistent with last year). The proportion of new enrollees remains low since many new consumers enrolled earlier in 2021. Those consumers, if they have not found another source of

coverage, likely renewed or were auto reenrolled into 2022 coverage (meaning they are now in the “returning” customer category for 2022).

The final national snapshot includes state-specific data to reflect marketplace enrollment through January 15. Consistent with prior snapshots, enrollment continues to be particularly strong in states that have not expanded their Medicaid program. The states with the highest enrollment thus far are California (1.8 million people), Florida (2.7 million people), Georgia (701,000 people), North Carolina (670,000 people), and Texas (1.8 million people).

HHS attributes enrollment gains to enhanced marketplace subsidies under the American Rescue Plan Act and investments in marketing, outreach, and the navigator program. The American Rescue Plan Act extended subsidies to many middle-income people for the first time and increased the amount of subsidies for those with lower incomes. Consumers that use HealthCare.gov saw average monthly premiums fall by 23 percent, and 32 percent of HealthCare.gov consumers selected a plan for \$10 per month or less. HHS also notes that 1,500 certified navigators held over 1,800 outreach and education events to help educate communities and connect consumers with coverage options.

ASPE Report On Changes In Uninsurance

Also on January 27, the HHS Office of the Assistant Secretary for Planning and Evaluation (ASPE) released a new report that analyzes survey data from the National Health Interview Survey (NHIS) to assess changes to the uninsured rate following enactment of the American Rescue Plan Act. The most recent NHIS data shows an uninsured rate of 8.9 percent for the third quarter of 2021 (down from 10.3 percent for the last quarter of 2020).

ASPE attributes the decline in the uninsured rate to a range of factors, including enhanced marketplace subsidies under the American Rescue Plan Act, the COVID-19 special enrollment period, outreach and education, and Medicaid expansion. The largest coverage gains were observed for those with incomes below 200 percent of the federal poverty level. ASPE also notes some limitations in the NHIS data and suggests that coverage rates for the final quarter of 2021 (rather than the third quarter) and for the full year of 2021 could be more conclusive.

New Investments In Outreach And Enrollment For Medicaid And CHIP

Also on January 27, HHS committed \$49.4 million in funding for organizations that will help connect more children and their parents to coverage through Medicaid and CHIP. Federal officials want to reach more of the 2.3 million uninsured children who are eligible for, but not enrolled in, Medicaid and CHIP. Doing so is especially important to advance health equity: there are disproportionately high uninsured rates among

American Indian and Alaska Native children (11.8 percent), Hispanic children (11.4 percent), and non-Hispanic Black children (5.9 percent).

Using this funding, selected partners will, for instance, engage schools, work in communities with low coverage rates, provide enrollment and renewal services, conduct education and outreach activities, and more. Each selected entity will receive up to \$1.5 million for a 3-year period to help reduce the number of uninsured children and pregnant women by advancing Medicaid/CHIP enrollment and retention. Additional information about this funding opportunity is available [here](#).



AP FACT CHECK: Biden exaggerates \$10 a month ‘Obamacare’

Ricardo Alonso-Zaldivar

WASHINGTON (AP) — The Affordable Care Act — “Obamacare” — has inspired many exaggerated claims through the years, both from fans and foes. Now President Joe Biden is adding his own.

With a few loose words turned into a pithy formula, the president implies that his enhanced version of the ACA is much better than it really is. Biden suggests that considerably more people are getting health insurance for less than \$10 a month than what’s actually been the case.

BIDEN: “The American Rescue Plan did more to lower costs and expand access to health care than any action since the passage of the Affordable Care Act. It made quality coverage more affordable than ever — with families saving an average of \$2,400 on their annual premiums, and four out of five consumers finding quality coverage for under \$10 a month.” — Jan. 27 statement on health insurance enrollment.

THE FACTS: His numbers are off the mark. According to the Centers for Medicare and Medicaid Services, or CMS, about one in three of HealthCare.gov consumers (32%) is paying less than \$10 a month in premiums after tax credits.

That’s not four out of five, as Biden suggests, which would translate to a much bigger share — 80%.

Biden’s coronavirus relief bill did significantly reduce costs for people covered through the health insurance marketplaces. It increased taxpayer-provided subsidies for the private plans offered by participating insurers, and it made more people eligible for

financial assistance. As a result, enrollment has grown to 14.5 million people this year, an increase of about 20% from the previous sign-up season.

The four-out-of-five statistic cited by Biden actually seems to refer to something else.

According to figures from CMS, four out of five consumers have access to a plan for less than \$10 a month after financial assistance. These consumers can find a plan for less than \$10 if they want to. But it doesn't mean they've picked one. Or even that they're aware such low-priced plans are available.

Consumers may have good reasons not to go for rock-bottom premiums. Such plans may not have the hospitals and doctors they're looking for, or the copays and deductibles may be higher than what they'd like.

"While it is important for consumers to have access to low-cost premiums, many consumers are choosing to balance premiums with other plan features like copays and deductibles," says Massey Whorley of the consulting firm Avalere Health. "Access to coverage starts with affordable premiums, but consumers are also thinking ahead to when they actually use their insurance."

So while most consumers can find plans for less than \$10 a month after financial assistance, finders aren't necessarily keepers.

Bloomberg Law®

Obamacare Insurers Use Tech, Tenacity to Keep Customers on Board

Tony Pugh

Obamacare insurers, flush with a record 14.5 million plan members after a successful sign-up period, are facing a new challenge: how to keep the new enrollees from dropping coverage.

Every year, roughly 10% of marketplace plan members have their coverage terminated for nonpayment or other reasons. To maintain the new bumper crop of enrollees, some insurers will use artificial intelligence, advanced analytics, and machine learning to identify members most likely to let their policies lapse. Eventually, all carriers will target their at-risk enrollees with phone calls, emails, texts, and letters.

Finding the right mix of technology and old-school outreach to retain these members—and their federal premium subsidy payments—will be a top priority for marketplace insurers moving forward. The more plan members who maintain coverage, the more who can be automatically enrolled into plans next year.

“It matters more at the end of the year, but there’s a bigger incentive, with record-high enrollment, to hold on to as many people as you can,” said Katie Keith, an associate research professor at Georgetown University’s Center on Health Insurance Reforms.

Three million of this year’s marketplace plan members weren’t enrolled in Affordable Care Act coverage last year. That makes for a 17% increase in new enrollees over the 2021 enrollment period, the Department of Health and Human Services reports.

Credit the increase to concern over Covid-19, more people helping with sign-ups, and the American Rescue Plan Act. The legislation extended subsidies to higher earners, capped premiums at 8.5% of income, and lowered out-of-pocket costs for low-income enrollees.

The subsidies, lower payments, and the pandemic helped cut the policy lapse rate at Oscar Health, which covers nearly a million marketplace enrollees in 22 states.

Some 11 to 13% of Oscar enrollees typically have their coverage terminated each year, Alessa Quane, Oscar’s chief insurance officer, said. That lapse rate fell to 8% in 2021.

“People who sought coverage during the extended special enrollment, as a result of the national emergency, wanted to retain that coverage because there was a potential fear of getting Covid and needing coverage,” Quane said. “So I think both of those things probably combined to keep that lapse rate lower.”

Outreach via App

Most member outreach and engagement is handled through Oscar’s app, she said.

“We do find that those people who are active on the app are more likely to continue making payments on their premiums, because clearly they’re more engaged with their health, more generally, and understand the importance of it,” she said.

Quane said members who’ve used their coverage in the previous year are also more likely to not lapse compared with those who haven’t.

She said Oscar utilizes these data insights to better target its enrollee outreach efforts.

Research by Softheon shows retention for plans has been higher, and fewer people are moving between plans, said Kevin Deutsch, the company's general manager and senior vice president for its health plan cloud.

He credits the increase to Covid uncertainty, more subsidies, and more opportunities to enroll, with last year's special enrollment period and the expanded 75-day 2022 enrollment period.

A cloud-based health insurance exchange and service provider, Softheon developed a machine learning algorithm that helps plans identify the slice of enrollees who account for about two-thirds of policy terminations in a given year, Deutsch said.

Lack of Premium Subsidies

The Softheon model was based on enrollment and payment data from more than 90 plans. It found that enrollees most at risk for terminating their coverage were those who receive no premium subsidies, those who self-pay their premiums each month, and those with single rather than family coverage, Deutsch said.

While the attrition rate was just over 8% last year for those who received premium subsidies, Softheon found it was almost 19% among those who didn't, he said.

Likewise, those who set up automatic, recurring premium payments had an attrition rate of about 4%, compared with 13.5% for plan members who self-paid manually, he said.

And people covered individually had a 12% attrition rate compared with 8% for those enrolled in family plans. Deutsch said the lower rate for family plans was likely due to plan members' "greater sense of responsibility" to maintain coverage for loved ones.

Gregory Fann, a consulting actuary at Axene Health Partners, said he doesn't think most insurers will take a high-tech approach to retaining enrollees.

"I would say insurers are probably more focused on trying to understand which of their members are profitable versus which are not. And if there's any retention strategy, it's more focused on not losing a large segment of your profitable enrollment," Fann said.

'Human Connection'

Not all effective enrollee retention efforts have to be data-driven. Deutsch said one of Softheon's client health plans allows members to make premium payments at retail locations, including pharmacies.

This makes payments easier and more convenient for people who lack bank accounts, "so when you talk about retention, this is an incredibly important model," Deutsch said.

Another client plan lets members with financial problems make partial premium payments and still maintain coverage, Deutsch said. Others aim to improve retention by offering incentives like reduced premiums for members who undergo a health-risk assessment.

Sometimes the more “human connection” works best, said Terry Burke, interim president of individual exchange business at AmeriHealth Caritas, which covers roughly 5 million Medicaid, Medicare, Children’s Health Insurance Program, and ACA marketplace enrollees.

“Let’s extend a phone call. If they’ve given us permission to text with them, let’s reach out. Let’s make sure they get a welcome kit in the mail, and access online as fast as possible so they know what they’ve bought and they become an informed consumer,” Burke said during a recent marketplace webinar. “Little touches to connect with the member and engage with them, I think, go a long way.”