

Fourth Open Enrollment – Talking Points

November 14, 2016

Following the election partners and consumers have expressed concern about what election results will mean for the Affordable Care Act, and specifically for the Health Insurance Marketplace. We understand that there is a lot of confusing and sometimes misleading information in the media, but nothing has changed. We need you help to inform consumers clearly about what is happening now.

Key talking points to share with consumers and partners:

- The ACA marketplace is still the law and is open for enrollment now until January 31. Consumers who enroll and pay their first premium by December 15 will have coverage starting January 1.
- Insurance consumers cannot be denied coverage for preexisting conditions and the plans offered still cover all essential health needs. People should enroll in coverage while they still can.
- Financial help is available for the majority of North Carolinians applying, and they may still be fined if they remain uninsured. Last open enrollment 92% of North Carolinians getting insurance from the marketplace also received financial help to pay for it.
- Over 25,000 free expert appointments are currently available all across the state. Everyone needing health insurance should make an appointment by calling toll-free the NC Call Center 855-733-3711 or online at www.GetCoveredAmerica.org.
- We cannot predict future changes to the law, but encourage everyone to get the health coverage and financial help that is available now for 2017. It would be a shame for North Carolinians to give up available coverage based on actions that could happen in the future but have not yet occurred.

Q&A for Partners

Q. What do you think President Trump and the Republican Congress will do about the Affordable Care Act?

- I can't speculate about what actions the President or Congress might take in the future.
- What I can say is that as of now, nothing has changed about the fourth enrollment period – not dates, not plans, and not financial help.
- Furthermore, a “full repeal on Day 1” likely won't be possible because of the 60 vote threshold to move legislation in the Senate.
- Even if reconciliation legislation is used to roll back parts of the Affordable Care Act, it's likely that 2017 plans will remain in place, because both issuers and Members of Congress have expressed a desire to avoid disruptions and do no harm to consumers already in the system.
- So the bottom line is that as of now nothing has changed, and consumers can still enroll in affordable coverage that will help to meet their families' healthcare needs.

Q. Are Enrollment Assistors still available to help consumers?

- **Yes**, Assistors in the HealthCare.gov states, including North Carolina, are already funded through September 2017, and that funding cannot be revoked.



- That means free, expert assistance will continue to be available to consumers throughout the enrollment period and beyond.

Q. What are you doing to get the word out to consumers who may think that Obamacare has already been repealed?

- We need your help to inform all consumers that nothing has changed.
 - Please include this information in your newsletters, website and presentations.
- We are taking an all-of-the-above approach to spreading that message:
 - We released a statement nationally and in North Carolina, and we're working with local television and radio stations to spread the word.
 - In our EA newsletter and in emails to our Get Covered Coalition partners, we've shared messaging and resources that they can use to reach out to their members and constituents.
 - We're creating shareable graphics for FB and Twitter that inform consumers of what they need to know.
 - We're integrating new messages into our digital tools like the Get Covered Connector and the Get Covered Calculator.

Q. Can we in good faith tell consumers to enroll now?

- YES, because it's absolutely true that as of now, nothing has changed.
- Consumers can enroll in coverage *right now*, and once they pay their premium they are in a contract with their Insurance company. Their relationship is then with the Insurer and they can enforce their contract as long as they pay their monthly premium.
- It is likely unconstitutional for Congress to retroactively take away tax credits from consumers, and it is also politically unpopular. We do not think changes to financial help will be implemented retroactively.
- Any changes will not impact consumers until after the new Administration and Congress is sworn in in January, and even if changes are made President-Elect Trump and Congress have said they would not be retroactive. Their past proposals would affect coverage for 2018.

Q. How does this affect changes that were already happening in the NC marketplace?

- Elections have not changed that over 200,000 people had Aetna or United Healthcare insurance plans in 2016 and those two companies have left the NC Marketplace.
- Consumers with those plans are receiving mail and other contacts from the marketplace recommending a new BCBSNC plan or Cigna plan.
- **We highly recommend that *all Consumers* make an appointment with a free expert Assister or visit healthcare.gov themselves so they can:**
 - **Ensure their preferred doctors, hospital and medicines are covered in the new plan they select for 2017.**
 - **Ensure that they are getting the most up-to-date financial assistance package available to them.**
- **Make an appointment in any county by calling 855-733-3711 or online at www.GetCoveredAmerica.org.**

Assisters, community organizations and health providers wanting more information about messaging can contact Sorien Schmidt, NC Director, Enroll America at SSchmidt@enrollamerica.org / 919-280-5922.