



**NC Get Covered Coalition Meeting – NOTES**  
**COVID-19 and Health Insurance Coverage**  
**Friday, May 15, 2020, 2:00 - 3:00 p.m.**  
*\*Meeting held virtually via Zoom*

**Meeting Purpose**

- Discuss the latest news related to COVID-19
- Learn what partners are doing to meet consumers’ needs and how we can support each other
- Reconnect and recharge

**Meeting Notes**

Meeting participants were divided into 5 breakout rooms and asked to answer the following questions:

1. What have you started doing differently, if anything, since our last call? What impact has this change made?
2. Have consumer questions/needs changed since the beginning of the pandemic? If so, how have they changed and how are you meeting their evolving needs?
3. What is the greatest challenge facing your organization right now as you work to connect North Carolinians to health coverage?

**Breakout Room #1** – *Sandra Boren (Cone Health Foundation), Sherie Bryan (Health Plans Raleigh), Verlina Lomick (Gaston Family Health Services), Brian Morrissey (Ambetter), Arden Root (Access East), and Mark Van Arnam (NC Navigator Consortium, Legal Aid of North Carolina)*

- Partners expected to see more of a spike in enrollment than what is actually happening. However, the NC Navigator Consortium has seen a marked increase in website traffic to NCNavigator.net as well as calls to their toll-free number (1-855-733-3711).
- A lot of consumers are talking about being furloughed and their benefits going through May or June. Due to their extended benefits, they are not sure when they should sit down with an assister to determine their Marketplace options.
- There’s a real problem with messaging and getting the word out that HealthCare.gov and enrollment assisters are available to help. Unfortunately, there hasn’t been federal advertising or many news stories related to Special Enrollment Periods, so people just aren’t aware. Partners are trying to do as much earned media as they can, including social media.
- Marketplace coverage should be much cheaper than COBRA in most cases.
- Consumers are having trouble estimating their income correctly. They don’t know if their unemployment benefits count and if they should stack their stimulus payments on top of it. Unemployment benefits do in fact count towards their income but not the stimulus payments. This is why North Carolinians need to contact an assister for help.

**Breakout Room #2** – *Megan Bolejack (Care Share Health Alliance), Sherry Hay (UNC Family Medicine/Carolina HealthNet), Jan Plummer (Mountain Projects, Inc.), and Maria Ramirez Perez (Legal Aid of North Carolina)*

- Seeing different issues with unemployment benefits being denied. Helping people navigate through that process before applying for insurance coverage on the Marketplace.
- Finding different ways to stay in touch with consumers since working remotely, like texting.
- Many assisters have expanded their roles – for example, talking to people who are facing significant food insecurity or applying for programs that are now available to them.
- Doing more targeted outreach – UNC Family Medicine has access to patients’ medical records so expanding what they were doing before (i.e., contacting uninsured individuals regarding ACA coverage) to all households (more than 25,000 individuals) to talk about opportunities if they lose employer-based coverage.
- Partners are seeing a lower than expected response rate, however.
- Finding ways to address food insecurity while getting the word out about health insurance coverage simultaneously – working with Food Banks and other partners, like NC Works.
- Sending out newsletters to community partners to let folks know what’s going on and how to access resources.
- Hosting/participating in Happy Hours or Coffee Hours to meet with partners to see what’s going on and what’s needed.

**Breakout Room #3** – Cheryl Hallock (*Access East*), Nick Riggs (*Legal Aid of North Carolina*), Tammie Solomon (*NC Department of Insurance*), and Trish Vandersea (*NC Healthcare Association*)

- Discussed challenges of remote outreach to consumers and pivoting to working from home
- Some consumers haven’t received their stimulus payments so partners are trying to assist them with that
- The NC Department of Insurance (DOI) is returning to the office next week; most employees will return by 5/25.
- DOI reported that the overall number of appeals has slowed.
- The NC Healthcare Association’s overall outreach has changed. They’ve consolidated the way they send out data, along with other processes. Also working with WRAL to share the impact of COVID on hospitals.

**Breakout Room #4** – Shantell Cheek (*Access East*), Linda Kinney (*Care Share Health Alliance*), Jason McKito (*Bright Health*), Holly Powell (*Legal Aid of North Carolina*), and Carmen (*Medicaid intern*)

- Access East is putting up signage around town to get the word out that help is available
- Doing a lot of messaging on Facebook – both personal and organizational – as well as Live presentations
- Legal Aid of North Carolina is calling consumers who are already enrolled in the ACA and using this as a network to outreach to other people. Also using this as an opportunity just to check in with people to see how things are going.
- Connecting with Food Banks and letting them know that assisters can do free enrollment for the ACA and Medicaid
- Bright Health is doing continual education, not only related to the Marketplace but also answering questions about COVID and antibody testing.
- Consumers already covered by the ACA are thrilled to be covered during this challenging time and are happy to hear that others can enroll, too.
  - Partners are encouraged to put these stories of consumers being grateful for their coverage in the NC Navigator Consortium’s story bank. If you’re not a Navigator, however, Mark Van Arnham from the NC Navigator Consortium said you can push the

story out yourself or have the consumer to write a letter to their editor. It's more powerful when everyday North Carolinians share their own stories.

- Some consumers are aging into Medicare. Assisters would normally refer them to SHIP counselors but they don't seem to be holding appointments at this time.
  - Tammie Solomon from the NC Department of Insurance (DOI) responded that SHIP is still taking calls. **Consumers may contact a SHIP representative at 855-408-1212, press 2 for English or 3 for Spanish, and press 1 for SHIP.**
- Many of the individuals who are signing up for health insurance now had it before and want to maintain continuity of coverage, which is a different group of consumers than those who have never had health insurance before.
- Getting the word out about Special Enrollment Periods has been difficult. Partners feel like more people should try to sign up for the ACA during this time, especially since COBRA is a lot more expensive.
- Some consumers are probably going to Google searching for health insurance options and running into short-term health plans, without knowing that short-term health plans are bare-bones plans and non-ACA compliant.

**Breakout Room #5** – *Jennifer Grady (Blue Cross and Blue Shield of North Carolina), April Morgan (NC Community Health Center Association), Toni Pasquariello (Legal Aid of North Carolina), and Emma Sandoe (NCDHHS - Medicaid)*

- NCDHHS created a flyer for people who are newly unemployed to let them know what their health insurance options are. Also directing folks to the Get Covered Connector.
- NCDHHS is providing continuous Medicaid enrollment during COVID, meaning anyone who is currently getting Medicaid will not be dropped from Medicaid unless they actively disenroll, move to another state, or pass away.
- Legal Aid of North Carolina is creating flyers and posting them on Facebook, utilizing the Get Covered Connector, and following up with past consumers.
- Blue Cross and Blue Shield of North Carolina has put information on their website directed to consumers, is communicating with providers, and doing outreach to employers so they can educate their employees about different coverage options if they lose their job.
- The NC Community Health Center Association is hosting webinars on different topics – e.g., remote application assistance, including new consent procedures; SNAP; and immigrant access to benefits.
- Partners are getting lots of question about the economic stimulus payments and unemployment benefits.
- There's a lot of confusion about the re-determination process with Medicaid because, for example, North Carolina is not requiring a recertification process for CHIP during COVID but the federal government is.
- NCDHHS is trying to improve the self-attestation process by having more flexibilities, but there are some things the State can't do because of Federal law.
- Community Health Centers are surprised that they're not hearing from more people who want help. April Morgan has told them to make sure their enrollment appointments are listed in the Get Covered Connector.

**Wrap-up and Next Steps** – The NC Get Covered Coalition will meet every second Friday of the month from 1:00 to 2:00 p.m. to discuss COVID-19 and health insurance coverage. The next meeting will take place on Friday, June 12. Please mark your calendar, and thanks so much for all you do!! 😊