



NC Get Covered Coalition Meeting – NOTES
COVID-19 and Health Insurance Coverage
Friday, June 12, 2020, 1:00 - 2:00 p.m.
**Meeting held virtually via Zoom*

Meeting Purpose

- Create a shared understanding of Young Invincibles’ advocacy efforts related to COVID-19 and health insurance coverage
- Learn what Young Invincibles is doing to promote Special Enrollment Periods under the ACA, both in North Carolina and across the country
- Discuss what Open Enrollment Period 8 might look like if there is a second wave of COVID-19 or if strict physical distancing guidelines remain

Participants: Megan Bolejack (Care Share Health Alliance), Jeff Bontekoe (Bright Health), Herman Bhupal (NC Medicaid), Sheri Bryan (Health Plans Raleigh), Cynthia Carter (Legal Aid of NC), Shannon Cornelius (Pisgah Legal Services), Linda Fitzsimmons (Mountain Projects, Inc.), Becca Friedman (Charlotte Center for Legal Advocacy), Jennifer Grady (Blue Cross and Blue Shield of NC), Cheryl Hallock (Access East), Jane Harrison (Mountain Projects, Inc.), Sherry Hay (UNC Family Medicine/Carolina HealthNet), Erin Hemlin (Young Invincibles), Frantasia Hill (NC Community Health Center Association), Deanna Joyner (Legal Aid of NC), Jeri Legeay (Pisgah Legal Services), April Morgan (NC Community Health Center Association), Brian Morrissey (Ambetter), Anita Murphy (Charlotte Center for Legal Advocacy), Holly Powell (Legal Aid of NC), Kirk Perruccio (Cigna), Nick Riggs (Legal Aid of NC), Tim Smith (Carolina HealthNet), Willona Stallings (Care Share Health Alliance), Julieanne Taylor (Charlotte Center for Legal Advocacy), Trish Vandersea (NC Healthcare Association)

Meeting Notes

Advocacy in Response to COVID-19 Pandemic

Erin Hemlin, Health Policy & Advocacy Director, Young Invincibles

- **See attached PowerPoint slides.**
- The mission of Young Invincibles is to advance economic opportunities for young people. Over the last 10 years, they have worked to ensure the implementation of the ACA, including running the Get Covered Connector and promoting outreach and enrollment across the country.
- A congressional bill is not needed to create a federal Special Enrollment Period; HHS could do it directly.
- On the Health Provisions in Families First Act & CARES Acts slide where it says, “a future vaccine would be covered w/o cost-sharing within 15 days,” it’s within 15 days of the vaccine being made available.
- Young Invincibles is conducting a training for new Certified Application Counselors to take this off the plates of partners. The training hasn’t been scheduled yet but Erin will share the link with coalition partners (via Willona) when it is.
- When asked how well Young Invincibles’ Google Ads are performing, Erin responded that she will check with her Digital Team to confirm. She also mentioned that although Google gives nonprofits some free ad money, it is very competitive. You can tag the ad with different words,

like Obamacare or health insurance, but large insurance companies (with more money) are also competing for the same words/tags.

- In terms of Young Invincibles' efforts around Texas vs. U.S., Erin shared the following:
 - They crafted and put out statements when different decisions were made along the way
 - Young Invincibles signed onto an amicus brief with other consumer organizations. The next step is for the plaintiff in the case to file their brief (Erin thinks this will happen sometime in July).
 - Democrats are likely to create some messaging bills around ACA subsidies, outreach, protecting people with pre-existing conditions, etc.
 - Oral arguments could happen in the fall, right before October (and a potential second wave of COVID-19, the election, and Open Enrollment Period 8).
 - Both sides want to keep protections for consumers with pre-existing conditions
 - A final decision is expected in June 2021
- April Morgan from the NC Community Health Center Association mentioned that on HealthCare.gov's Coronavirus page, it states that if someone lost coverage due to COVID-19 but missed their SEP window, the consumer still qualifies for an SEP. She then asked if anyone had been successful with helping someone enroll after their SEP window had passed, perhaps using the Disaster SEP.
 - Julieanne Taylor from the Charlotte Center for Legal Advocacy responded that they have had mixed results – some have been successful but the majority are not. CCLA also uses the Exceptional Circumstances SEP vs. Disaster SEP.
- Erin Hemlin asked coalition partners what would be helpful from national organizations in terms of resources and support going into OE8. Willona Stallings from Care Share Health Alliance/NC Get Covered will collect this information from partners and share their feedback with Erin.
- In terms of what Open Enrollment Period 8 might look like, Erin said every election year is difficult but now we have uncertainty around what will happen with COVID-19, too. Will it spike? Will some states have stricter physical distancing guidelines than others? What all of this will mean for assisters is unclear. Young Invincibles is in the early stages of planning for OE8 and is actively fundraising to make more changes to the Get Covered Connector (to make it more virtual-appointment-friendly) and place more digital ads.

Wrap-up and Next Steps – The NC Get Covered Coalition meets 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, July 10. Please mark your calendar and stay tuned for updates. Thanks for all you do! 😊