

NC Get Covered Coalition Meeting

December 9, 2022

Purpose of Meeting:

- To convene and educate organizations interested in connecting North Carolinians to health coverage
- Collaborative learning
- Understand what is working well
- Find solutions to challenges

This Meeting Will Be Recorded

Today's Meeting

- **Deadline Reminders**
- **CMS Theme Weeks of Action**
- **Family Glitch Fix Updates**
- **Medicaid Unwinding Updates**
- **Trainings & Calls**
- **Calendar of Events & Local Partners**
- **Contact**
- **Partner Updates**

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Enrollment Deadlines

- Consumers must enroll in a Marketplace Plan by Dec. 15, 2022 in order to get Jan. 1, 2023 coverage
- Consumers can still enroll in or change plans until Jan. 15, 2023
- Make sure consumers know to pay their binder payments by the deadline set by their health insurance company - especially if they have changed plans!

What is your organization doing to help consumers get enrolled by Dec. 15?

Are you sending reminders about binder payments?

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CMS Theme Weeks of Action

“During the Open Enrollment Period, Theme Weeks are available each week for partners and Champions for Coverage to focus on specific audiences. Each theme week will include a toolkit with talking points, 5 Things You Need to Know, and social media and graphics to help promote the Marketplace. We encourage partners to use the resources available, develop an outreach plan, and share with your networks.”

- AANHPI Week of Action
- Women’s Week of Action
- Give the Gift of Health Care Week of Action
- Health and Wellness Week of Action
- Faith Week of Action
- Men’s Week of Action
- Last Chance Week of Action
- Early Childhood Education Workers Week of Action
- Young Adult (18-34) Week of Action
- January 15: Last day to enroll in coverage

Materials Available Here: <https://marketplace.cms.gov/outreach-and-education/tools-and-toolkits>

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Family Glitch Fix: What We Know

The Family Glitch occurs when family members have access to employer-sponsored insurance but employee only coverage is considered “affordable.” In this situation, family members are not eligible for premium tax credits, regardless of the cost of the family plan offered through the employer.

Possible issue that consumers or dependents may not be able to enroll in a Marketplace Plan if they are currently enrolled in Employer Sponsored Insurance, because the ESI may not let the consumer/dependent drop their current plan.

- **Consumers should speak to their employer BEFORE enrolling into a Marketplace Plan to be sure they/their dependents can disenroll from ESI**
- **The consumer should ensure they/their dependents are ELIGIBLE for Marketplace Coverage BEFORE dropping their ESI**

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Family Glitch Fix: Best Practices

- Use the language that the consumer and/or their dependent(s) are “newly eligible for coverage” when speaking to HR/ESI
- Consumers should have their/their dependent(s) Eligibility Determination from the Marketplace PRIOR to talking to their employer about disenrolling in active ESI
- If the employer makes any changes to ESI that makes it unaffordable for the consumer/dependents that can trigger an SEP

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Family Glitch Fix: Notes

The Affordability Determination Still Applies to Employees and Dependents

In 2023, a job-based health plan is considered "affordable" if the employee's share of the monthly premium in the lowest-cost plan that meets the minimum value standard offered by the employer is less than 9.12% of the employee's total household income

**What experiences are you having with the
"Family Glitch" fix?**

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Medicaid Unwinding

Most Adults with Family Medicaid Enrollment Had Heard Nothing at All about Medicaid Renewals Resuming

According to an Urban Institute report, using data from June 2022:

<https://bit.ly/3FDuRNL>

**Most who had heard about it saw messages on
Social Media or received it from a State Agency**

CMS Unwinding Toolkit: <https://www.medicaid.gov/resources-for-states/downloads/unwinding-comms-toolkit.pdf>

NCDHHS Unwinding Toolkit: <https://medicaid.ncdhhs.gov/End-of-PHE-Toolkit>

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Medicaid Unwinding

Suggested Messaging Remains the Same

- Make sure your mailing address is up to date with your local DSS
- Be on the lookout for your renewal letter

NC DSS Office Directory

<https://www.ncdhhs.gov/divisions/social-services/local-dss-directory>

How have you been making consumers aware of Medicaid unwinding?

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Webinars & Trainings

Medicaid and CHIP Continuous Enrollment Unwinding: What to Know and How to Prepare, A Partner Education Monthly Series

When: January 25, 2023 at 12:00pm

Register: https://cms.zoomgov.com/webinar/register/WN_qma5AvyBQWCTB0vbNF3ITA

Weekly CMS Atlanta Marketplace Stakeholder Meeting/Call

Who should attend: This webinar is for Champions for Coverage organizations, Navigators, Certified Application Assistants, Agents & Brokers, Partners, and other Stakeholders

When: Tuesday, December 13, 2022, 3:00 PM ET – 3:30 PM ET

Register: https://cms.zoomgov.com/webinar/register/WN_SbO2xlorSVO6_g6MLbNWNQ

Care Source - Be on the lookout!

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Calendar of Enrollment Events

Let NCGC know about your upcoming events:

<https://www.ncgetcovered.org/partner-events/>

Local Partners

Keep Your Contact Info Up to Date:

<https://www.ncgetcovered.org/find-local-partners/>

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Partner Updates

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Thank You!

Erin Storie

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Next Meeting - January 13, 2023



NC Get Covered



Resources

CMS Medicaid Unwinding Website

<https://www.medicaid.gov/unwinding>

CMS National Stakeholder Calls Website

<https://www.cms.gov/outreach-education/partner-resources/cms-national-stakeholder-calls>

CMS Unwinding Toolkit

<https://www.medicaid.gov/resources-for-states/downloads/unwinding-comms-toolkit.pdf>

NCDHHS Unwinding Toolkit

<https://medicaid.ncdhhs.gov/End-of-PHE-Toolkit>

CMS Medicaid & CHIP Beneficiary Page

<https://www.medicaid.gov/resources-for-states/coronavirus-disease-2019-covid-19/unwinding-and-returning-regular-operations-after-covid-19/renew-your-medicaid-or-chip-coverage/index.html>

Health Reform Beyond the Basics Family Glitch Fix FAQ

<https://www.healthreformbeyondthebasics.org/rule-eliminates-family-glitch/>

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