

## Supporting Enrollment in the Federal Marketplace

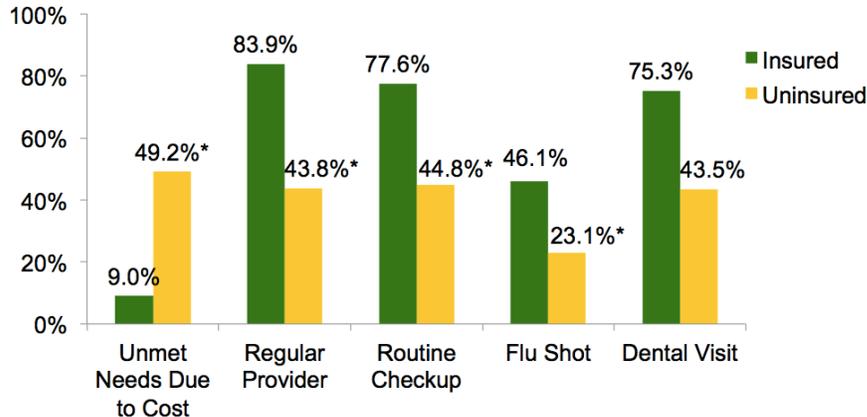
### Reaching More Virginians during Open Enrollment

#### Importance to Virginians

This fall's upcoming open enrollment period for the Federal Health Insurance Marketplace offers a crucial opportunity to help Virginians obtain affordable, high-quality coverage and to demonstrate the need that exists across the Commonwealth for basic medical services.

Last fall's open enrollment period for the Federal Marketplace demonstrated the depth and urgency of the need that exists across the Commonwealth for access to health care. Though the previous administration did not actively engage in public education or outreach efforts during the initial

#### Uninsured adults in Virginia are more likely than insured adults to have unmet needs and less likely to receive preventive care



Note: Adults are age 19-64. Measures refer to access or utilization over the past 12 months. Estimates marked with \* indicate the difference between the insured and uninsured estimates is significant at the .01 percent level.

Source: Urban Institute, April 2014. Based on the 2012 Behavioral Risk Factor Surveillance System.

enrollment period, 216,000 eligible Virginians were reported to have purchased new plans via the Federal Marketplace in 2013-2014. Many potential consumers, however, remain uninsured. As we approach the next open enrollment, more than 300,000 Virginians are estimated to have no health insurance but are eligible for tax

credits on the Federal Marketplace.

During this fall's open enrollment period for the Federal Marketplace, the Commonwealth is committed to a more aggressive approach to ensure that Virginians have the help they need to find the most appropriate and cost-effective health insurance plans available at healthcare.gov. Consumer education about the Federal Marketplace, as well as an enhanced network of consumer application assistance, will help thousands of Virginians to obtain insurance for the first time.

# A Healthy Virginia

## Goal

Over the next year, up to 160,000 additional Virginians will sign up for coverage through the Federal Marketplace.

## Issue Background

Health insurance marketplaces are designed to help consumers access diverse and affordable options for health care coverage. As a partnership state, Virginia does not operate a state-based health insurance marketplace but works with the federal government on certain functions of the Federal Marketplace. Tax credits are available in the Federal Marketplace to eligible individuals and families with incomes between 100 and 400 percent of the federal poverty level (\$11,670 to \$46,680 annually for an individual).

In 2013, Virginia was awarded a \$4.3 million federal grant to begin building a state-based health insurance marketplace. Virginia opted not to move forward with plans for its own marketplace, leaving the federal grant funds unspent. Rather than return the grant award, Virginia has obtained permission from CMS to use the funds for outreach and enrollment activities supporting the Federal Marketplace.

## Strategies for Success

The strategies of this effort are twofold: to enhance available consumer application assistance in Virginia and to engage in a marketing campaign that will educate consumers about insurance options.

- **Consumer assistance.** Virginia will partner with the Virginia Poverty Law Center (VPLC) to enhance an existing network of consumer assistance for the 2014-15 Federal Marketplace enrollment period. VPLC was one of two designated Navigator organizations in Virginia during the initial open enrollment period, and its leadership possesses the knowledge and experience to take on this new challenge. VPLC will recruit and train local organizations throughout Virginia, building a robust network of volunteer Certified Application Counselors to help consumers with the often complex process of applying for health care coverage.
- **Public education and marketing.** During the previous administration, Virginia did not provide state-specific marketing or outreach about the marketplace to potential consumers. This communication vacuum posed a particular challenge in border areas of the Commonwealth where Virginians were exposed to sometimes confusing information about health care initiatives in neighboring jurisdictions. For the upcoming open enrollment period, a significant educational campaign about the Federal Marketplace and affordable coverage will be developed that will speak directly to Virginians.

# A Healthy Virginia

## Timeline

Prior to the November 15 start date of the open enrollment period, VPLC will begin active recruitment and training of certified application counselor organizations and individuals. VPLC will continue to support enrollment activities during and following the sign-up period. The marketing campaign will begin in November and intensify during early 2015.

## Measures of Achievement

A successful enrollment campaign will be measured by the number of eligible Virginians who gain health insurance coverage through the Federal Marketplace and the impact on the state's uninsured rate. We seek to help enroll up to 160,000 additional Virginians through the Federal Marketplace.