The Health Insurance Marketplace

What’s Ahead and How Funders Can Plug In
The Marketplace

• Online site for individuals and small businesses to compare and purchase health coverage

• Exclusive mechanism for receiving federal subsidies and plans with cost-sharing limits

• Open enrollment begins October 1

• Open enrollment will occur through the end of March

• 1.3 million Arizonans predicted to eventually receive coverage through the marketplace
The Marketplace

Expected Enrollment by Type

• Individual Exchange: 496,000

• AHCCCS (assuming Medicaid expansion): 343,000
Cover Arizona

• Builds off of the successful outreach efforts for the Pre-Existing Conditions Insurance Pool

• More than 200 members

• Two goals:
  – Maximize enrollment of individuals and families in the new insurance marketplace and Medicaid
  – Identify and assess outreach efforts so that we can build on our successes
Steering Committee

- SLHI
- Chicanos Por La Causa
- Keogh Health Connection
- Alliance of Community Health Centers
- Maricopa County Department of Public Health
- Children’s Action Alliance
- Area Agency on Aging
- Regional Center for Border Health
- Valley Interfaith Project
- Promise Arizona
- Enroll America

- Young Invincibles
- Cenpatico of Arizona
- Arizona Hospital and Healthcare Association
- People of Color Network
- Dignity Health
- Arizona PIRG
- Pima Community Access Program
- Arizona Council of Human Service Providers
- North Country Healthcare
- Ryan White Program
How Cover Arizona is Organizing

• By Demographics
• By Geography
• By Strategy
Factors to Consider When Determining Target Populations

• People who are uninsured who are currently served by the healthcare system

• Demographics of those who are uninsured

• People in need of affordable, quality health coverage

• Changes in coverage occurring in 2014

• Balancing the risk pool
Review of the Data

Uninsured: 16 percent (adults)

By Sex:
• Male 18%, Female 14%

By Age:
• 18-28 28%
• 29-39 20%
• 40-49 21%
• 50-59 12%
• 60-69 7%
Review of the Data

By Race/Ethnicity:

- Non-Hispanic White 10%
- Hispanic/Latino 35%
- Black of African American 18%
- Native American or American Indian 13%
Uninsured by Counties

Uninsured by County

Uninsured

Uninsured Rate

Uninsured

Uninsured Rate
Enroll America

- Campaign-Like Effort
- Micro-Targeting of Data
- Matching funds from RWJ
- Arizona Targeted for Effort
- Three Staff Hired, Looking to Hire 7 More
- Canvass Goals: 559,320 Attempts, 111,894 Conversations
# Enroll America

<table>
<thead>
<tr>
<th>Category</th>
<th>Annual Expenses</th>
<th>% of Total</th>
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<tbody>
<tr>
<td>HQ Support Costs</td>
<td>$125,370</td>
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<tr>
<td>HQ Support Related Costs</td>
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<td>Program</td>
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<td>Data &amp; Digital</td>
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<td>Paid Media</td>
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<td>Total Costs</td>
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HQ Support Costs & Support Related Costs – Personnel, Overhead, Other Indirect Costs*
AZ Personnel & Related Costs – State Director, Organizing Director, Organizing Lead, and 6 Organizers
Investment in Program – Literature, Robocalls, Teletown Halls, Webinars, Etc*
Investment in Data and Digital – Database, Modeling, Digital Infrastructure and Tools*
Paid Media Campaign – TV, Online Ads, Mail, Radio*
Where the Federal Government Is (and Isn’t) Putting Resources

- Media ✓
- Outreach ❌
- Enrollment Assistance ❌
- Evaluation ?
Health Reform Monitoring Survey

• Rapid-cycle monitoring of changes in coverage and health care access and affordability under the Affordable Care Act

• Rapid-cycle feedback on early implementation experiences with the Medicaid expansion and the health insurance exchanges across the states to support policy refinement
  – Data on early implementation experiences within 3-4 months
Health Reform Monitoring Survey

- Quarterly internet-based survey of a nationally-representative sample of nonelderly-adults age 18 to 64
  - Baseline survey began in Quarter 1 of 2013
  - Plan for quarterly data collection in 2013 and 2014

- Findings from each survey reported in the following quarter
  - For example, information collected in June 2013 reported in July, August, and September 2013
  - Will report on current circumstances and trends over time

- Core questions address coverage and health care access and affordability every quarter

- Supplemental questions added each quarter to address timely issues
Health Reform Monitoring Survey

• Partnership between Robert Wood Johnson Foundation and the Urban Institute

• Arizona funders could buy in to secure state-level data and analysis at an extra cost

• Cost for state level data $150 K /yr
Timeline

• August – Navigator grants awarded

• August – Determination of which plans will participate in the exchange

• August – HHS certifies and registers brokers r.e. the exchange

• August – September – Navigators and certified enrollment assisters trained

• October - Open enrollment in the exchange begins

• Media campaign begins, driving people to Healthcare.gov

• January 1, 2014 – Coverage purchased through exchanges takes effect
Significant Resources Being Committed By Foundations

- Missouri Health Foundation: $6 million for enrollment assistance
- Robert Wood Johnson Foundation: $10 million match for Enroll America
- California Endowment: $25 million for Medicaid outreach (other dollars for exchange outreach)
Ways Funders Can Help

• Support Outreach
  – Targeted outreach efforts
  – Printing
  – Enroll America
  – Young Invincibles

• Support Enrollment Assistance
  – CHIPRA grantees
  – Health E Arizona users
  – Others Who Are Experienced Helping with Enrollment Assistance (example: Area Agencies on Aging)
  – Traditional partners who reach vulnerable populations

• Support Evaluation
  – Robert Wood Johnson Foundation/Urban Institute