

Centers for Medicare & Medicaid Services
2024 Health Insurance Marketplace Open Enrollment Period
Stakeholder Webinar
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Webinar recording:

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Stefanie Costello: Good afternoon. Welcome to our 2024 Open Enrollment Period Stakeholder Kick-Off Webinar. I am Stefanie Costello, Director of the Partner Relations Group within the CMS Office of Communications. Thank you all for joining us this afternoon to kick off the Marketplace Open Enrollment Period for 2024, which officially begins on November 1.

Today, I am joined by several speakers: Lynn Sha, Counselor to the Secretary, who will provide a welcome on behalf of the HHS Secretary Xavier Becerra; Dr. Ellen Montz, Deputy Administrator and Director for the Center for Consumer Information and Insurance Oversight (CCIIO), who will provide an overview of Marketplace Open Enrollment; Dan Tsai, the Deputy Administrator and Director for the Center of Medicaid and CHIP Services, who will provide an overview of Medicaid renewals; Ben Walker, Director of Open Enrollment Federally Facilitated Marketplace, Center for Consumer Information and Insurance Oversight, who will provide information on what is new this open enrollment; Chris Koepke, Director of Strategic Marketing Group in the CMS Office of Communications, who will provide information about the 2024 Marketplace ad campaign; Sharon Graham, Regional Administrator from the CMS Office of Program Operations and Local Engagement, who will provide information about our regional office work during Open Enrollment. Lastly, I will showcase our partner resources available for use. I will also moderate the Q&A session and hand it over to Tasha Bradley for closing remarks.

Before we begin, we have a few housekeeping items. This session is being recorded. The recording and transcript will be posted to [CMS.gov](https://www.cms.gov) following the event. Also, while members of the press are welcome to attend the call, please note that all press and media questions should be submitted using our media inquiries form available at [cms.gov/newsroom/media-inquiries](https://www.cms.gov/newsroom/media-inquiries). All participants today will be muted. Closed captioning is available via the link shared in the chat by our Zoom moderator. We will have time for Q&A towards the end of the webinar. Please submit questions using the Q&A function at the bottom of your screen, and we will do our best to try to get to as many questions as possible. With that, I will turn it over to Lynn Sha, Counselor to the Secretary at HHS, for some welcoming remarks. Lynn?

Lynn Sha: Thank you so much, Stefanie. I just wanted to welcome everybody on behalf of the Secretary to this webinar to kick off the preparations for Open Enrollment, which are going into a landmark year this year. My colleagues at CCIIO, led by Dr. Ellen Montz, have done incredible work over these past few years with you all as our partners to make sure that we can enroll as many people into the exchanges as possible. I cannot emphasize how important your role is as we try to even exceed the number of people we get into the exchanges as compared to the

previous years. Your work is especially important this year also because, as some of you may be aware all of you may know, we have a lot of friends in our Medicaid program who might be able to join us, and we want to make sure that we capture the attention of as many of those folks as possible to include them. And just as a reminder, I think is just going to be said probably over again, hopefully you see it in your dreams, you know we know that four out of five [HealthCare.gov](https://www.healthcare.gov) customers can get health care coverage for, you know, the amount of money it takes to get a drink at Starbucks, which a lot of money for some people, but not a lot of money for the security of health insurance coverage. I'd now like to turn it to Dr. Ellen Montz, the Deputy Administrator and the Director of the Center for Consumer Information and Insurance Oversight. Dr. Montz?

Dr. Ellen Montz: Thank you Lynn, and it's good to know that you and I share the same dream, which is four out of five consumers getting health care for under \$10. It is so lovely to be here with you all today, and it's so lovely to look at my calendar and see that next week begins our 11th Open Enrollment here at [HealthCare.gov](https://www.healthcare.gov) and, for the most part, all of our state-based marketplaces across the country. On [HealthCare.gov](https://www.healthcare.gov), I can't say it enough: Open Enrollment begins November 1, and it runs through January 15, just like last year. After last year's record-breaking season, we are—I can't stress this enough—we are better positioned than ever before for what is sure to be another great success of an Open Enrollment Period with our winning combination of robust, easy-to-understand plan options, an improved consumer experience for the Marketplace this year—I'm excited to have Ben talk about that a little bit later—our continued large scale outreach, advertising, and enrollment assistance efforts, and of course, that continued record affordability.

This year we are focused on continuing to increase access to consumer assistance and ensuring that robust outreach and education efforts to reach consumers—particularly consumers that continue to be underserved throughout this country—to reach them about the opportunity to enroll or re-enroll in Marketplace coverage. We here at CMS have also committed to raising awareness around those low-cost plans for 2024. We continue to drive that it is because of these incredible new laws—first in the American Rescue Plan, then in the Inflation Reduction Act—that we continue to have this record affordability. The folks are coming to the Marketplace saying, “Oh my goodness, the ads are right. I can find a health plan for under \$10 a month, and oh, by the way, these are quality health care plans.” Additionally, we have made more improvements to the customer experience and added new questions as part of our health equity work that we've engaged with throughout and used to lead us in our CMS work. Starting this Open Enrollment, we are asking three new optional demographic questions about a person's sex assigned at birth, their gender identity, and their sexual orientation. These new optional questions will be used to analyze health disparities in access to coverage. Collecting sexual orientation and gender identity data will help to improve the Marketplace customer experience by enabling consumers to attest in a way that better and best reflects and affirms their identities and allows CMS to better identify and address communities across this country's needs in terms of health care access, outreach, and protections against discrimination. Additionally, we have invested just about \$100 million in grant funding to our 57 returning navigator organizations for this upcoming Open Enrollment Period to provide increased and enhanced enrollment assistance to help consumers find the right health care options for them. As we know, navigators are unbiased experts who help customers, especially those in underserved communities, understand their

benefits and rights, review their plan options, enroll in Marketplace coverage, and use that Marketplace coverage to improve their health outcomes. In addition to increasing staffing capacity, navigators are offering more nontraditional appointment hours, bringing in-person assisters to consumers through the use of mobile units, and offering virtual appointments aimed at reducing transportation barriers. We know that you all are on the front lines and have done so much to connect folks across the country to critical health care coverage over the last decade, and I have every faith that you doing so again will continue to produce historic gains. I want to pause for a moment and just thank you all for your tremendous efforts. As the team says, and as I always say to others, you know, we always talk about numbers, numbers, numbers. The number of people that get enrolled and how proud we are that the number is growing, and you know, we just say the number, but we pause to think about every single one of those numbers as a person, and every single one of those people have that security and protection of health insurance and that care that comes along with it. I just want to thank you, thank you, thank you for your past and continued and future efforts here.

One more note before I pass the mic to my colleagues to provide more details, this year's Open Enrollment comes in the middle of our ongoing priority at CMS, which is ensuring individuals, and particularly at CCIIO, ensuring that individuals longer eligible for Medicaid and CHIP, due to the nation's regular return to the Medicaid redetermination processes, find access to other coverage, and sign up for that other coverage. For folks losing Medicaid and CHIP, Open Enrollment at [HealthCare.gov](https://www.healthcare.gov) and in the state-based marketplaces across the nation essentially continues well into 2024 thanks to our Special Enrollment Period (SEP) and our ongoing investments in Open Enrollment style outreach, advertising, and assistance, and we are excited to see folks continue to make their way over who are no longer eligible for Medicaid and CHIP to affordable health care coverage on [HealthCare.gov](https://www.healthcare.gov). We will continue these efforts to reach out to eligible individuals even throughout this upcoming Open Enrollment Period as we are sending targeted communications, having our navigators directly reach out to folks, and of course, you'll see more and more outreach over the airways and on the internet, wherever you may be [HealthCare.gov](https://www.healthcare.gov) advertising will find you. For folks in your clinics and communities who may no longer be eligible for Medicaid and CHIP, our message remains the same. Our doors are open, and we have folks to help you get into coverage. That coverage is affordable, and that coverage is quality. Speaking of this priority, I'd like to turn it over to Dan, Dan Tsai, our Deputy Administrator and Director for the Center for Medicaid and CHIP Services.

Dan Tsai: Thanks, Ellen. I echo your thanks to everybody, on the ground, for really just helping to make sure people are connected to coverage. It is really exciting to see and partner really closely with in a very different way with our colleagues at CCIIO and to see the sort of the historic gains that we have made not only in insured rates across the country but also enrollment in the Marketplace. And as Ellen mentioned, for us at Medicaid, from the federal standpoint, as I think many of you know, starting in April earlier this year, federal rules changed, and for Medicaid program across the country, states have resumed what used to be, roughly annual eligibility renewals, and we have 93 million people going through that across the country. Our goal as a coverage administration is to make sure that everyone maintains health care coverage either in Medicaid or CHIP, the Children's Health Insurance Program, if they are still eligible, they make it over successfully to the Marketplace, as Ellen described, or they make it over to the employer-sponsored coverage. That is our bottom-line goal. It is what we have been working

with, engaging, and pushing our state partners on, our provider and plan and other advocate partners to really have an all-hands-on-deck effort to make this happen. I just wanted to note that for many of you, if you are a navigator or [inaudible] or others on the ground, you are living this day to day and helping folks navigate through this. In many places both across the country and in the process of transition, if things work well and people renew their coverage. In other instances, it is really difficult and complicated, and that is not something that we want to accept as the status quo. So, we are grateful for your help on the ground and for others as partners to help connect people to coverage. We, from a federal standpoint, have been cleared [inaudible] coverage, but we are both making sure that we are working with states to hold states accountable—states run their own Medicaid agencies that we oversee them, but accountable for following all federal requirements to really help make the process as simple as possible. And we've also provided countless new policy options, federal waivers, and things of that sort to states and managed care plans, and others to help simplify and streamline what eligibility renewals for Medicaid and the Children's Health Insurance program look like. So, there's strong accountability and we are making sure that is happening at the state level and we are providing new levels of flexibility at unprecedented levels to really kind of make both the renewal process for Medicaid as simple as possible and to help people successfully connect over to the Marketplace. Much more just to describe and discuss there but we thank you all for your help on the ground on this, and this continues to be the thing that keeps—at least from a Medicaid standpoint—Ellen and others up at night trying to make sure we manage coverage preservations as much as possible. Thank you all for the time. Ellen, thanks for having me, and our Medicaid and Marketplace organizations have never been this closely partnered before from a federal standpoint. It is exciting to see, and it also highlights many ways in which the process can be improved and much more to think about that for the longer term. With that, I'll pass it over to Ben Walker, who is the—I forget your formal title, Ben—Director of Open Enrollment, Federally Facilitated Marketplace at CCIIO. Thanks so much, Ben.

Ben Walker: Thanks, Dan. I appreciate it. Good afternoon, everybody. It's great to be here with you as we approach the start of Open Enrollment with the Federally Facilitated Marketplace in the 32 states, we will be serving in the upcoming coverage year. As we do every year, we have spent time since the last Open Enrollment Period working on making improvements to our systems and processes, going through the plan certification process, and testing everything in anticipation of an exciting 11th Open Enrollment Period, and I am pleased to be able to say to you we are on track to kick things off next Wednesday morning. We have made many large and small improvements over the spring and summer, and I'll highlight just a few today, in addition to what Ellen already mentioned.

First, as many of you know, a major point of emphasis for us over the last few years has been working to help consumers find the best plan for them, which as you know, both from helping consumers and working through your own plan choices, can be difficult. So, this year the changes we made in the area include a visual redesign in our window shopping and plan comparison tools in an effort to clearly display the information that consumers value. We have also started always displaying an estimate of the total yearly costs for each plan instead of just premiums to try to help consumers understand the impact of copayments, deductibles, and other out-of-pocket costs on affordability. And now we are sorting available plans by that yearly estimate by default. We have also made changes to clarify where benefits are available before the

deductible since we know this is an area of interest to consumers. A part of helping consumers make the best selections for them is trying to make sure we have the right set of choices available, and there's been a lot of work on that front as well in the policy space. We are pleased to be able to say that this year we have more participating issuers, and that's great. While we want that issuer account to go up, we spent a lot of time looking at the plan count, understanding from consumers that when in certain metro areas, especially they see 200 plans, it can be really challenging to make comparisons and pick the best one. So, for the first time this year, we've implemented some limitations on certain types of plans, which has resulted in a reduced plan count. There are more changes to come on that front, but we think we've taken an important first step for 2024 in terms of helping consumers out with that choice overload.

Of course, another big factor in helping consumers find the right plan for them is making sure that we have affordable options. One of the biggest factors in our success for the last couple of years has undoubtedly been the enhanced subsidies made available under the American Rescue Plan and continued by the Inflation Reduction Act. So, it's great that those were made available through 2024 and 2025. In addition to that, we are also seeing really encouraging trends around premiums, with premiums generally being stable, with some variation by location and plan site. Now beyond working hard in the plan and the plan choice space, we have many other large and small changes for 2024. Our teams have been working closely with folks in Virginia to help them launch their new state-based marketplace platform, and we are excited to see them take over there. We've made a change to the auto re-enrollment process for a subset of folks to help them end up in the best plan for them, and we've also made numerous smaller changes to try to improve the user experience, including content, flow, usability, and dynamic support. Things like making it easier for the subset of consumers who step away from the application before they finish and then return later to pick up where they left off, and we will continue to focus on those types of improvement going forward.

With all of those improvements noted, I also want to acknowledge that we know that health insurance is still complicated. So, we know how important it is for consumers to get help from trusted partners like your organizations and the organizations you support. We appreciate all of your hard work and look forward to partnering with you on a successful Open Enrollment Period. Now, I'm excited to be able to introduce Chris Koepke, the Director of CMS's Strategic Marketing Group, to share with you some of the exciting plans they have for making sure people know about OE (Open Enrollment) 11.

Chris Koepke: Good afternoon, thanks a lot, Ben, I really appreciate it. I'm very excited—this is my favorite time of year. We will get into some slides here. Next slide, please. So, all right, our goals this year, slightly different than in the past. We always want to identify people who lack insurance, drive them to [HealthCare.gov](https://www.healthcare.gov) or [CuidadoDeSalud.gov](https://www.cuidadodesalud.gov) to enroll in Marketplace plans and we also want to engage those who are already enrolled to actively choose a plan. This year, we are concurrently implementing what we call a hybrid campaign, which reminds people who are currently on Medicaid or CHIP to return their enrollment forms that they get in the mail. So, look in your mail, fill out the form, and return it immediately so you keep Medicaid and CHIP. If you have lost coverage, go to [HealthCare.gov](https://www.healthcare.gov) or [CuidadoDeSalud.gov](https://www.cuidadodesalud.gov). So, this is addressing some of the topics that Dan was talking about earlier. We want to remind people what they need to do to stay covered. Next, please.

So, our strategies. We have been doing this for 10 years—we do a lot of consumer research and so we want to build on what we have learned in the past. One thing that we have learned is that advertising does work. It does get people enrolled. About a half of all enrollments, we can contribute to advertising. We want to do in-language ads as well as culturally appropriate ads. We target African Americans, Latinos, in both Spanish and English, Chinese, Vietnamese, Korean, Tagalog, and Hindu speakers as well. We use direct response, so once somebody has come and shown an interest in [HealthCare.gov](https://www.healthcare.gov) but they have not actually gone further, they maybe started an account or started an application, we send them emails, texts, auto dials, we're probably a little obnoxious about it sometimes to remind them that it's time to enroll. And we have evidence that this actually has great impact. People like to hear from people like themselves, so we find people who are enrolled, and we ask them to do ads for us, and they say yes, some do, and we put them in ads. I will show you a couple of examples of that. Also, we have these messages. As you've heard, four out of five enrollees can find a plan for \$10 a month. We just got out of the field with statistical message research, and this one came out on top, and we had several different ways of talking about affordability, several different ways of talking about the value of health care, and this came out on top by far. So, we will continue to use it, and it is also the truth. Our goal is to get people to come and look. Also, however, people do think if you are talking about something that is a little low cost or is perhaps not as believable, and by the way if you use words like affordable or low cost, they carry that unbelievable piece all the more—using real numbers is better. But then we have to say okay, but these plans cover doctor visits, prescriptions, emergencies, hospitalizations. These are real motivators. They are like “okay, not only is it affordable, but if I have an emergency, I am covered.” New law, lower prices. People have a long history of their belief as to what the Marketplace does or how expensive it is. It may not be from real experience, and sometimes this could be because they were in the coverage gap and what have you. So, new law lower prices helps a lot, which we all know, the Inflation Reduction Act from a year ago did extend improved financial assistance through APTC (Advanced Premium Tax Credit), and that is the new law we are referring to, and we are doing that this year because it applies to, you know, all of 2023. Next, please.

Real quick, don't want to get bogged down, it's an advertising campaign. We've got TV, we've got all the digital things you can do that I know about anyway. Local television, radio, out of home, which are billboards. We do things nationally and we get down to micro areas—we are in neighborhoods where we understand more people say speak Korean where we can put posters in Korean supermarkets. So, we get down to like that granular of a level, we have posters in barbershops. So, thank you. Next, please. All right here is an idea of a testimonial coming to a TV near you soon, November 1 to be exact. So, here we've got Sya, she pays \$17 a month. She got her health plan not knowing she was going to have a health crisis three months later, she is so glad she did, \$17 a month, it's great. And we have got Evener, who just got off his parents' insurance, he's paying \$34 a month. Then we've got Danielle, and Danielle was really, signing up was easy—that is something that she wanted to say that is important to her. Our audiences like to hear that as well, and we also have another ad where we just kind of feature her that we are doing digitally where she had not had a checkup in three years, and she needed a checkup, so she signed up, and she's got a plan for \$13 a month. All plans cover doctor visits, prescriptions, emergency care, and more. New law, lower prices. Next slide, please. Here we do it in Spanish, and we have Nicole at \$7 a month, Carlos at \$0 a month, and Andrea and Alejandro at \$14 a

month, very similar type of an ad, a lot of action to get people's attention. Next slide please. And as I mentioned before, we have a handful of other ads that are sometimes like culturally made so one of them, this one is kind of for a broad general audience, we know in fact the people like to see diversity in the ads, so we do build diversity in. But we also have ads, another one called "Generations," that is about you know, protect your family and what have you, and it is an African American ad. In our non-testimonial ads, it allows us to put in our four out of five message instead of their exact cost and we have also found through some experimental design that we've done that running both a testimonial and an ad like this, actually can increase enrollment a little bit in markets where we do so. Here you can see it as a bunch of people, different lifestyles, and times of life, throw in a pharmacist to give it a health care feel, throw in a family, and then we emphasize the four out of five here. So that's pretty much the overview of our advertising campaign. No, I have one more slide. I am so sorry, I forgot and I'm sure you want to hear me talk more. All right so digitally we're on lots of different types of digital channels, social media channels, what have you, where we take out paid ads. We make something that I referred to as a digital lake—I am from Michigan, everything is a lake as far as I'm concerned, it's beautiful. So, tons, tons, and dozens of digital ads some targeted as you can see in the upper right-hand corner "Hey ladies, birth control is covered." We know there is a segment of people for whom that is important, we run the ads for that segment. "Mental health matters," again we have ads for that as well. As you can see in the lower left-hand corner, we have an ad in Hindi as an example. As we run ads, we look to see how much people interact with those ads, and as the interaction goes down over time, we add new ads. Some do better than others; we also do that. So, that is my spiel for the advertising campaign. But all of this works with the work that you guys do and with the work our regional offices do in the regional outreach. My tremendous colleague, Sharon Graham, is going to talk more about that. Thank you very much.

Sharon Graham: Yes, I am. Thank you Chris for that wonderful overview. Good afternoon, everyone. I am Sharon Graham, and I am with the Office of Program Operations and Local Engagement (OPOLE), and I am based in the Philadelphia office, and specifically within OPOLE, I am in the component that oversees our local engagement and administration. And OPOLE, like you, has offices throughout the country. We are the boots on the ground as it were for CMS. We have 10 offices throughout the country, covering all 50 states and all U.S. territories. Within each of those offices, we have a team of people who are dedicated to doing Marketplace outreach. These are people who have done our outreach for many years and are very skilled not only in outreach and education but also in partnership and often too in the operations of the Marketplace itself. The goal of our team, we are here to support you, the community, the boots on the ground people who are doing such wonderful work reaching people who need to know about Marketplace. We also do that work as well, doing outreach and education across the country through a variety of outlets, whether that be through meetings, through outreach and education events, through webinars, podcasts, you name it our people are out there and willing to do that outreach and education to people who need to know more about this great Marketplace coverage. So if you need assistance with a particular constituent case that you might have, or if you need help at an event that you are hosting or perhaps a meeting that you are hosting do reach out to your local OPOLE office representative, and I know that our team in each those regional offices will be willing to work with you and get you the information and the support that you need. We are always emphasizing with our team that it's our major goal as CMS staff to connect

with you to help getting out the great information around the Marketplace. In fact, just last year alone, we hosted or participated in well over 500 events. We know at CMS we reached over 25,000 people during those events. I know we are capable of doing more, which is why I encourage you to reach out to our OPOLE staff so that they can help you get the word out to your constituencies around the Marketplace. After this, we will put in information on how you can reach those offices, I believe we can do through the chat, so you know exactly who to reach in your area. We also really pride ourselves on reaching the hard-to-reach populations—those who are underserved or underheard. For example, people in rural areas or Medicaid coverage, the disabled, African Americans and Latinos, LGBTQ, Asian Americans. We have targeted those particular populations with our outreach messages as well and have had considerable success there. Another way that we love to partner with you in the community is to share our information. CMS has lots of great information, and our offices do push those out through regular email blasts. So, by connecting with our OPOLE offices, you will be able to get the latest and greatest information that you can share with your networks. And through those info shares, through you sharing our information, we know that last year alone, we reached well over a quarter of a million people. But I know that that's only the tip of the iceberg, and with your help, we can reach so many more people just through our OPOLE networks. So, in conclusion, if you missed it, please do connect with our OPOLE offices. We are here to help and assist you. We are here to go out and do education and outreach and partner with you to get the great word out about the Marketplace and the enhanced subsidies that people have that are available to them. So, I'm now going to turn it back over to Stefanie Costello from our Office of Communications.

Stefanie Costello: Great, thank you so much, Sharon, and to all of our speakers with all of the great information. I just want to remind folks that there is a Q&A function, so if you have any questions, you can put those in the chat, and we can help answer any questions. But now I will share my screen and go over some of the resources that we have for you this Open Enrollment, and I will get right to it. So, what we are looking at is our partner tools and toolkits. This is on [cms.gov](https://www.cms.gov). It is in a new place this year, so just make sure you are, we will put the link in the chat, and we will also send an email out with the direct link, but it is under the Marketplace & Private Insurance and then In-State Assisters, Assister Outreach and Education, and then Partner Tools and Toolkits. So, we know that not everyone on the call is an assister, but all of the partner and toolkits are located on this site.

So, the first thing I want to draw attention to is product ordering. For those of you who don't know, you can order products for free, and we have all sorts of resources, flyers, and conference cards, other pieces of material that you can order, they are available in English and Spanish and other additional languages. You do have to set up an account so that CMS has the mailing address for us to mail the resources to. But we encourage you to use it if you are a national partner, please send this out to your local members and organizations so that they know they can order information and have that available for consumers.

We have a bunch of different resources for you all this year. We have one that was popular last year, so we brought it back again, this is called our Virtual Event in a Box. This is a document that includes information on how you can do an event. We have the key messaging here, which you all heard today from Chris, Ellen, and others, which is really the messaging that we want amplified this Open Enrollment, and then we have some materials that you can download and

print or order these for free from the product ordering site and have these at your event and these are all of the top materials that are available. So, with these materials, you can educate your community, your partners, you can have them on display, and you can put up a poster, you can have a pop-up table at community stores or libraries or coffee shops, you can partner at health fairs, things that are going on in the community like trunk-or-treats right now, so anything like that where you know you can reach consumers, you are a valuable voice to do so. You can host a conference call or a webinar. We have the materials again for you to hand out, and you can also partner with local assisters. So, if you are having an event, and you think it might have a lot of folks who might you help with applying for health insurance, you can reach out to your local navigators or certified application counselors and have them come to the event, and partner with them and that has been really successful, in years past. This toolkit also has our key Marketplace websites for you, and then how to enroll and this is all for the Health Insurance Marketplace. So, we also have a reference sheet which highlights resources to share with your partners. We know there is a lot of resources out there; this kind of boils it down to some of the top ones that are used by partners year after year, so we encourage you to check that out. We have talking points; this document is for you to use within your communities if you're doing the event in a box or you're doing an event and you need some talking points, we have those available. If you are looking to partner with the navigators, we have the contact information here. Then broader than navigators, if you are looking to partner with navigators or agents and brokers or other assisters, you can use the find local help website by entering in your ZIP Code and finding the assisters in your area. We are also using our Champions for Coverage program, we've had this now for 11 years, it's very popular. If you are not a champion and want to become one, you can fill out an application here and become a champion. We have our Champions for Coverage resources, which are located on the Champion for Coverage website, and we have some specific information for champions for you all to check out.

Moving on, we have our theme weeks this year. This is a popular thing we do every open enrollment where we just take a week at a time to focus on certain audiences. So, we are really focusing on the communication on those audiences during that week, of course you can work with those audiences throughout Open Enrollment, but this gives us a chance to really focus on them. This is our theme weeks for this year. So, every year we start with Get Ready for Open Enrollment Week of Action. Next week, we will start with Open Enrollment Begins and our American Indians, Alaska Natives, and Tribal Week of Action. In November, we have the Faith Week of Action and the Latino Week of Action starting November 5. November 12, we have Black Americans Week of Action and Rural Week of Action. The week of November 19, we have Thankful for Coverage Week of Action that is during Thanksgiving. The week of November 26 is Gig Workers Week of Action and AANHPI Week of Action. In December, the week of December 3, the LGBTQI+ Week of Action as well as Small Business Week of Action. The week of December 10 we have Health Centers Week of Action and Early Childhood Education Workers Week of Action. For the week of December 17, we have Give the Gift of Health Care Week of Action and Men's Week of Action. The week of December 24 is our Health and Wellness Week of Action. The week of December 31 is our Pre-Existing Conditions/Disability Week of Action and Women's Week of Action. And to close this out, the week of January 7 is your Last Chance Week of Action and Young Adult Week of Action, and I believe that week also has a young adult enrollment day happening that same week. Then the week of January 14 is our last day to enroll in coverage reminders that we send out. Now with

each of our theme weeks, we have toolkits that we have created. Right now, we have October and November. So, we have heard from partners you all want your information early, and we have these posted for you. So, if any of your weeks or audiences that you serve, I have weeks in October and November we have these toolkits up and ready. So, each toolkit has information for those groups, and I will pop one open so you can take a look at it. So, each one has talking points for your week of action. We included the reference sheet in here for materials that will be helpful and then we have Five Things Consumers Need to Know About the Marketplace Open Enrollment. Again, these are our key messages we want everyone to amplify. And then we have social media, we have some tweets and Facebook messages here, we have the text copy that you can use, and we have graphics as well. Those are for every week, and you can access those right here. And then for the Latino Week of Action, that is available in English and Spanish. We also have a couple of days like Veterans Day, we don't have a whole week, but we do have Veterans Day materials available. And so, we encourage you to take a look at this. We will be posting a December toolkit and January toolkits next. So, look out for those sometime in November. The theme week graphics for the zip files are located altogether here. October theme week zip file for social media graphic they are, and the November theme week graphics are on this link here. We are going to be doing a number of education webinars, so this is the first one. We will do another one on December 13, we will do one on January 10, and then we will close one out at the end right after open enrollment on January 31 and we will focus on health insurance literacy and do Coverage to Care on that one. So that will be our focus after Open Enrollment. All of the webinars will be posted here. So, you will be able to access any of our recordings and transcripts.

Additional resources are available on this page as well. So, we have some branding guidelines if you are looking to do some Marketplace branding. We have customizable materials; I know in the chat we had a question about customizable materials. But these are for the health insurance Marketplace, but you can go in here, and customize those. We have flyers, conference cards. For social media, we have some social media graphics here and then some glossaries which might be helpful as you work with your partners. So, those are our toolkits and I also want to let you know that we will be in addition to doing our webinars and updating information we will be doing listservs. So, hopefully you have received our first listserv. We will be doing listservs throughout Open Enrollment, so keep your eyes open for your email for our listservs. You will be getting one on November 1 for Open Enrollment, and then throughout to remind you of the theme weeks and any new materials that we might have ready, we will notify you of those in the upcoming deadlines. So that is it for our resources.

I think we definitely have time for some questions. If anyone has questions, you can put those in the Q&A box, and we will do our best to get to them. But I will do my best to read through some of these. I think some of them have been answered kind of as they go. We did receive one question about what the last day of Open Enrollment is. If you read our press release that came out this week with window shopping you might have read that there is a different date this year. Remember that Marketplace Open Enrollment period on [HealthCare.gov](https://www.healthcare.gov) runs from November 1–January 15, and consumers who enroll by midnight on December 15 can get a full year coverage that starts January 1, 2024. In 2024, January 15 is a federal holiday and consumers will have until midnight on Tuesday, January 16 to enroll in coverage. So, consumers who enroll after December 15 but before the deadline in January will have coverage starting January 1. I will say that again because sometimes that's a lot of dates said at once. Generally, our open

enrollment runs November 1–January 15. However, in 2024, January 15 is a federal holiday. So consumers will have until midnight on Tuesday, January 16 to enroll in coverage for this calendar year 2024. Remember that consumers who enroll after December 15 but before the deadline in January, which this year people can enroll until January 16, their coverage will start on February 1. If they want coverage starting January 1, they need to enroll by December 15.

I answered the question about marketing materials. Most of our marketing materials are branded for [HealthCare.gov](https://www.healthcare.gov). But you know, some of the materials we have talking points and other things can be used for, you know, for anyone. So, take a look at some of our materials and see if any of them might fit your needs. Yes, our customizable materials are really meant for folks who are in the Federally Facilitated Marketplace using [HealthCare.gov](https://www.healthcare.gov), but might want to direct folks to an assister or to somebody for help. For the person who asked, so some of the items are out of stock on product ordering—when will they be restocked? We will check in on that. We like to have everything stocked prior to Open Enrollment. Especially the Marketplace items. So, we will check back on that for you, but I advise you to check back regularly once they are restocked. Any additional questions? I think with that, I will turn it over to Tasha.

Tasha Bradley: Thank you, Stefanie. Great, before we close things out, we want to share the call to action this year. The goal is to get as many people enrolled in health coverage as possible, and we need your help to make that happen. Here is how you can help us. Spread the word that thanks to the Inflation Reduction Act and the American Rescue Plan, quality health coverage will continue to be even more affordable and accessible for the third year in a row. Four out of five [HealthCare.gov](https://www.healthcare.gov) customers are able to find health coverage for \$10 or less per month with financial help. And if the consumer has looked for health coverage before, it is worth returning to [HealthCare.gov](https://www.healthcare.gov) or [CuidadoDeSalud.gov](https://www.cuidadodesalud.gov) to see if they qualify for financial help now. Encourage consumers who need help enrolling in coverage to visit Find Local Help on [HealthCare.gov](https://www.healthcare.gov) or call 1-800-318-2596. Our TTY number is 855-889-4325. Free help is available 24 hours a day, seven days a week, and assistance is available in over 200 languages. Use the materials available in Partner Tools and Toolkits page on [cms.gov](https://www.cms.gov) to educate consumers and your partners about Marketplace Open Enrollment and develop your own targeted outreach plan to amplify Open Enrollment and the affordable coverage available. Try to align your outreach and events with the theme weeks we discussed earlier by Stefanie.

Finally, remember that CMS cannot do this without each one of you and your organization. We are thankful for all your continued support and work each year. Thank you to all of the speakers for sharing important information about the 2024 Marketplace Open Enrollment Period. As mentioned at the top of the call, we will post the recording and transcript from today's webinar to the Partner Tools and Toolkits page on [cms.gov](https://www.cms.gov) soon. Please join us for the next webinar on Wednesday, December 13 at 3:00 p.m. Eastern Time to continue learning about the resources and materials available to help you in your outreach and enrollment efforts. To register for upcoming webinars, please use the link posted in the chat or in the email you received about the event. Please share the invitation to this webinar series with your network. Thank you for joining us, and we look forward to seeing you next month when we have our next webinar on December 13. With that, we will end our webinar today. Thank you.