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Obamacare Helper Groups Call for More Funding to Meet Enrollment Demand

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President Biden's launch of new sign-up window for ACA health-insurance plans will strain resources, groups say

The reopening of enrollment for Affordable Care Act health insurance on federal exchanges has some ACA support groups worried that they won't get more funding to meet the new demand, which could hinder their ability to help consumers choose plans.

The regular ACA sign up period ended on Dec. 15. But President Biden last month signed an executive order launching a special 90-day enrollment period for ACA coverage, which starts Monday and lasts 90 days. The administration said the pandemic's impact on healthcare and the economy called for an extension of the sign-up period.

The extension wasn't expected, however, so its success may hinge on public awareness, which the administration is looking to increase through a \$50 million marketing campaign.

The organizations, called navigators and which help individuals determine eligibility and pick plans, say they haven't heard if they will also get more funding for the new period. Some navigators say they have already spent much of the federal grant money they received for the regular enrollment period, and they will need more.

The enrollment process has gotten more intensive and costly, the groups say, because the pandemic's economic impact has left millions without jobs and seeking coverage on the exchanges. The navigators frequently assist hard-to-reach consumers including uninsured people and immigrants.

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"We don't have a budget for a three-month open enrollment," said Jodi A. Ray, director of Florida Covering Kids & Families, a navigator group that received a \$1.3 million, two-year federal grant in 2019. "I'm really nervous. We planned for the last open enrollment and we've exhausted the funding we got."

A spokeswoman for the Centers for Medicare and Medicaid Services, which runs the federal exchanges, said the agency is tapping navigator groups that received grants in the past. But the spokeswoman didn't respond to specific questions about whether navigators would get more funding.

The special enrollment period has rekindled debate about the 2010 health law also called Obamacare. Mr. Biden backs ACA expansion as another way to increase insurance coverage, and Democrats in Congress are pressing to increase subsidies.

Larry Levitt, the Kaiser Family Foundation's executive vice president for health policy, said more uninsured people could sign up for coverage if subsidies rise. The nation's uninsured rate dropped following the ACA's passage in 2010 but has been increasing since 2017, according to CMS data.

Critics of the health law oppose expanding subsidies and some say the special enrollment period shows the ACA is a failed experiment since it restricts when people can obtain coverage to specific windows.

From the Archive

The Biden administration is spending millions for education and outreach on the insurance exchanges.

“What this action highlights is that Obamacare denies care to the sick in many ways, including by prohibiting many sick people from buying health insurance for 10 months of each year,” said Michael Cannon, the conservative Cato Institute's director of health policy studies.

The Trump administration in 2017 reduced advertising and outreach for the ACA to \$10 million from \$100 million, and cut navigator funding to \$37 million from about \$62 million. Mr. Trump had pledged to repeal the ACA and replace it with a better alternative, but the attempt to repeal it failed in Congress. Instead, the Trump administration took steps to weaken the law.

The special enrollment period applies to people who get health insurance in the three dozen states that use federal exchanges. Many states including Vermont, Connecticut, and California that run their own sign-up exchanges are also launching special enrollment windows.

Demand for sign-up assistance could also swell if Congress passes a House Democratic Covid-19 relief bill that would expand premium subsidies for two years, giving people more options to sort through, and would subsidize coverage for people who lose their jobs and employer-sponsored health insurance.

The CMS spokeswoman said the marketing campaign will focus on populations that have been hit hardest by Covid-19, and the agency will engage with community groups to amplify its message to those people. The virus has killed Black, Latino, Native Americans and Pacific Islanders at double the rate of Asian-Americans and whites, according to adjusted mortality rates from APM Research Lab, which analyzes national data.

The campaign will include advertisements on broadcast, digital, email, text messages and search, and would be in several languages including English and Spanish.

The Biden administration gave a \$43 million contract to CMGRP Inc., a public relations firm, for education about the exchanges and a \$5 million deal with Elevation Ltd. focused on outreach to Latinos, according to a review of contracting data.

The Georgia Primary Care Association, a member service organization representing the state's federally qualified health centers, will tap money from its earlier federal grant.

“Additional funding would be nice and would let us hire additional staff,” said Cathy Bowden, information management coordinator at the association.