



Attorney General Raoul Urges Federal Government To Increase Outreach About Health Care Coverage During COVID-19

April 15 2020 9:46 AM

Chicago – Attorney General Kwame Raoul, as part of a coalition of 22 states, today urged the U.S. Department of Health and Human Services (HHS) and its Centers for Medicare and Medicaid Services (CMS) to immediately develop and implement an outreach plan to inform the millions of Americans who have lost – or may lose – their employer-sponsored health insurance coverage about the Special Enrollment Period available through Healthcare.gov, the federal exchange.

In a [letter issued today](#), Raoul and the attorneys general highlight the importance of providing families with the information and tools they need to navigate their health care options and access coverage during the unprecedented international health care crisis posed by COVID-19.

“The millions of people who lost their jobs and health care coverage due to the economic fallout of the pandemic are struggling immeasurably,” said Raoul. “The federal government has a duty to help these people by letting them know they qualify for a Special Enrollment Period and subsidies under the Affordable Care Act to get the health care coverage they desperately need.”

In the letter, Raoul and the attorneys general state that the Affordable Care Act (ACA) provides the flexibility necessary to help people who have lost employment and their families’ health care coverage during this critical time. The ACA requires the HHS secretary to provide yearly open enrollment periods on the exchanges to permit individuals to enroll in new or different health care coverage. Outside of this period, individuals may enroll in coverage only if they qualify for a Special Enrollment Period due to certain life events, such as the loss of employer-provided health care. Raoul and

the coalition point out that informing individuals of the potential for replacing lost coverage via [Healthcare.gov](https://www.healthcare.gov) is vital, as most Americans obtain coverage through their employers. In 2018, over half of individuals under age 65 had insurance through an employer.

Raoul and the coalition point out that the importance of outreach will only increase as the economic upheaval of this crisis continues to expand. A new study by the Health Management Associates [estimates that the number of people receiving coverage from an employer could decline by up to 35 million](#) due to layoffs caused by the COVID-19 pandemic. This same study estimates that the economic impact to the labor market could disproportionately impact the roughly 58 million non-elderly individuals who have employer-sponsored coverage and earn less than \$50,000 per year. This heavily-hit population could greatly benefit from navigating their options on the exchanges, where they may qualify for subsidies to help pay for health care coverage.

Raoul and the coalition express concern that, without immediate and widespread outreach, Americans who have recently been laid off will remain unaware of the Special Enrollment Period and thus not access needed health care coverage. Evidence shows that marketplace advertising and consumer assistance increases enrollment numbers and stabilizes markets. Yet, over the last few years, the federal government has actively [cut marketplace advertising and consumer assistance](#). The attorneys general are urging HHS, as the operator of [Healthcare.gov](https://www.healthcare.gov), to step in to get the word out to consumers in the 38 states that rely on the federal exchange. In the letter, Raoul and the attorneys general state that HHS should also ensure that outreach materials are translated into the same range of languages as other HHS vital documents in order to ensure meaningful access to information about the Special Enrollment Period.

Raoul and the attorneys general urge HHS to empower individuals and working families across the country to pursue the best coverage option for them, whether it is exchange coverage, COBRA, Medicare, Medicaid, or the Children's Health Insurance Program. The coalition says that while the federal government's promise to reimburse for the testing and treatment of COVID-19 for the uninsured is a step in the right direction, it will not help provide these Americans the comprehensive health care they so desperately need and could leave many families with large hospital and insurance bills in the long run.

Joining Attorney General Raoul in sending the letter are the attorneys general of California, Michigan, North Carolina, Colorado, Connecticut, Delaware, the District of Columbia, Hawaii, Iowa, Maryland, Massachusetts, Minnesota, Nevada, New Mexico, New York, Oregon, Pennsylvania, Rhode Island, Vermont, Virginia, and Washington.