

Health Care in Motion

Timely, Substantive Updates on Policy Shifts · Actionable Advocacy to Protect Health Care

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Open Enrollment Update + New Resource on Short-Term Plans

Last week, the Centers for Medicare and Medicaid Services (CMS) released an initial [snapshot](#) of enrollment numbers for Open Enrollment 2019. Three days in:

- 371,676 people had selected plans using the HealthCare.gov platform;
- 89,282 of these consumers were new consumers, while 282,394 were consumers renewing coverage; and
- 1,601,598 people visited the HealthCare.gov and CuidadoDeSalud.gov websites.

While the total number of week one enrollees is down from last year's initial [snapshot](#)—601,462 people selected plans using the HealthCare.gov platform during the first four days of Open Enrollment 2018—don't be discouraged.

Despite a year filled with ugly efforts to undermine the Affordable Care Act (ACA), [CMS announced](#) that the average premium for second lowest cost silver plans dropped by 1.5% and that more insurance companies are participating in the Federally-facilitated Exchange for Open Enrollment 2019. While President Trump and officials in the Trump Administration [clap themselves on the back](#) for these trends, in truth, they represent the resiliency of the ACA.

In addition, thanks to mid-term voters in Idaho, Nebraska, and Utah, three more states have adopted [Medicaid expansion](#). This progress is estimated to extend coverage to over [300,000 people](#), and is a resounding reminder that increasing access to quality and affordable health care coverage is not an inherently partisan issue. All eyes will now turn to states like Maine and Kansas—where Democratic governors favoring Medicaid expansion won election—and Montana—where voters rejected a cigarette tax to continue that state's Medicaid expansion beyond the initial sunset date fixed by the legislature in 2015. The future of Medicaid expansion is bright.

At the same time, changes in federal laws and regulations—such as the [elimination of the penalty](#) for noncompliance with the individual mandate and relaxed rules [expanding access to “junk insurance”](#)—can make decisions about health insurance more confusing. Consider, for example, short-term, limited duration plans, *a temporary option designed to cover gaps in health insurance*. These plans can exclude necessary medical benefits, like prescription drugs or maternity care, and are permitted to deny coverage to people with pre-existing conditions. Earlier this year, the Administration loosened restrictions on short-term plans, including restrictions on plan duration. Under the guise of offering more plan options and cheaper premiums, the marketplace now stands to be polluted with a slate of insurance products that set their enrollees up for failure. We may see more aggressive marketing of these products during Open Enrollment 2019. And advocates should expect a bevy of “rude surprise” stories from consumers once the shortcomings in this type of coverage come to manifest themselves.

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Information and understanding is one of our most important weapons in the face of this policy change. CHLPI has developed a [consumer resource](#) explaining short-term plans and comparing short-term plans to insurance that is purchased through Affordable Care Act marketplaces. The goal of the factsheet is to help consumers understand the realities of short-term plans and evaluate whether a short-term plan will really meet their needs. In addition to providing responses to some frequently asked questions about costs, coverage, and consumer protections, the factsheet contains the following handy guide:

	AFFORDABLE CARE ACT HEALTH INSURANCE	SHORT-TERM PLANS
Plans must cover pre-existing conditions	✓	✗
Plans can't charge more because you are sicker	✓	✗
Plans must cover important medical care like prescription drugs	✓	✗
Plans can't impose annual or lifetime coverage limits	✓	✗
Plans must provide free preventive services	✓	✗
Plans must give an option to renew coverage	✓	✗
Financial assistance may be available	✓	✗

**In states using HealthCare.gov, Open Enrollment lasts until December 15th.
In other states, the deadline may differ. Keep calm and enroll on!**

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