

NEWS RELEASE

FOR IMMEDIATE RELEASE November 19, 2020

NATIONAL COALITION LAUNCHES "GET COVERED 2021" URGING AMERICA TO MASK UP AND GET INSURED – FOCUS ON COVID AND COVERAGE FOR 16 MILLION AMERICANS ELIGIBLE FOR FINANCIAL HELP NOW

- "Get Covered" is a call to wear a mask to prevent the spread of COVID as well as a public statement that you want your family and friends to get health insurance.
- COVID underscores why insurance matters but not just because of the pandemic coverage can help people stay healthy and provide a pathway to care for diseases like cancer, diabetes, and many others that impact people's lives.
- Get Covered 2021 will focus on getting the estimated 16 million uninsured people across America eligible for financial help – through their Affordable Care Act marketplace, or free coverage through Medicaid – insurance coverage now.
- The Get Covered 2021 coalition announced that December 10th will be Get Covered America Day -- a day of action where everyone will be encouraged to keep wearing their mask and post a picture of themselves on social media, including a personal message about how friends, family and neighbors can get financial help for insurance now, sharing the website GetCovered2021.org and using the hashtag #GetCovered2021.

WASHINGTON DC, SACRAMENTO, CA AND FRANKFORT, KY - Today, a broad coalition of states, consumer and patient groups, and health care providers from across the country launched *Get Covered 2021*, a new national initiative designed to help uninsured Americans enroll into health insurance and promote COVID-19 safe practices (<u>see Attachment 1. Coalition Partners</u>) As part of today's launch, *Get Covered 2021* announced tools and information available through a new website www.GetCovered2021.org, where Americans will be connected to their state or federal marketplace to enroll immediately in coverage provided through the Affordable Care Act.

Get Covered 2021 is co-chaired by Get America Covered Co-Founder Joshua Peck, Kentucky Cabinet for Health and Family Services Deputy Secretary Carrie Banahan, and Covered California Executive Director Peter V. Lee.

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"COVID focused everyone's attention on the need for access to health care. Without comprehensive, high-quality, and affordable coverage, care for COVID or anything else can be out of reach for millions of people in this country," Peck said. "COVID underscores why getting covered matters but not just because of the pandemic. Coverage is much more affordable than people think, with millions of consumers qualifying for plans that cost them zero dollars per month. Anyone who wants insurance should visit GetCovered2021.org, shop around, and find the option that is right for them. Together, let's mask up, get covered, and ensure Americans have the health care they need when they need it the most."

Current data shows that of the 28 million Americans currently uninsured, more than half of them -- over 16 million -- are eligible for financial help to pay for their health insurance costs or for free coverage through Medicaid (see Attachment 2. Uninsured, Yet Still Eligible for Help State-by-State Detail on the Opportunity to Cover Millions for 2021 and Attachment 3. 16
Million Uninsured Americans Eligible Now). With the President-elect committing to build on the progress made under the Affordable Care Act, Get Covered 2021 is focused on the 16 million who are eligible right now financial help to lower their health insurance costs.

Of those eligible for financial help, 6.7 million are eligible for free or very low-cost coverage through their state's Medicaid program and 9.2 million are eligible for financial assistance through their state or the federal insurance marketplace. Currently among those enrolled with coverage through marketplaces, 86 percent receive financial assistance and the average monthly help per household is \$742 – covering 85 percent of the total premium -- leaving the average household responsible for less than \$130 per month in premium costs (see Attachment 4. Financial Help for Those in Marketplaces Lowers Consumer Costs Dramatically).

The *Get Covered 2021* initiative is supported by elected officials, national health leaders, health care providers, and celebrities committed to raising awareness of the inextricable link between health and coverage, and that financial help is available for millions of Americans who might not know it.

"The Affordable Care Act has reduced the number of uninsured from 45 to 28 million by providing financial help and a wide variety of coverage options, but even so, we must do more to increase awareness of these options, especially in diverse communities," Lee said. "The COVID pandemic has put a new spotlight on a long-standing problem – the fact that too many Latinos and African-Americans face worse health outcomes. Getting health coverage to all Americans is essential to our efforts to address health disparities. We're asking America's governors and mayors, celebrities to join with millions of Americans to help spread the word and get people enrolled."

From today's launch, *Get Covered 2021* is driving toward a national "Get Covered America Day" on December 10th, and will continue through the open enrollment period and into the new year. The goal on December 10th is to drive enrollment across the nation, through united voices in the press and on social media.

"December 10 is Get Covered America Day, and on that day, we're urging everyone to wear a mask and post a picture of themselves on social media, including a personal message about why having insurance matters, sharing our website GetCovered2021.org and using the hashtag #GetCovered2021," Banahan said. "We all know someone whose life has been changed because of the lifesaving care they received. It could be your mother, grandfather, daughter, or best friend. So, right now, as we face the challenges of COVID, let us also work to make sure everyone has the same access to care that is provided by having insurance coverage."

The organizations and individuals that endorse *Get Covered 2021* are unified in their commitment to ensuring Americans have coverage that keeps them safe, healthy, and strong. This commitment is based on the recognition that both responding effectively to COVID and getting everyone possible insurance coverage is about health equity and addressing the disparities in health status and care delivery. Health equity begins with access to care, and access to care comes with having health insurance. *Get Covered 2021* is committed to getting all Americans, who are eligible for coverage today, covered.

These groups come together in their agreement on the need to address the COVID pandemic and in the need to provide coverage to Americans to prevent and address other health conditions – including many that have higher impacts on communities of color. If the 16 million uninsured Americans eligible for financial help have the same health profile as Americans generally, not only would about 525,000 of them have been infected by COVID – with many being admitted to the hospital, but 1.8 million would be living with diabetes and over 85,000 would be living with and needing care and treatment for some form of cancer (see Attachment 5. Estimated Uninsured by Condition).

"America today understands that achieving health equity means ensuring that all people have the same access to insurance coverage and clinical care," American Public Health Association Executive Director Georges C. Benjamin, MD said. "COVID exposed for all to see the significant health disparities facing communities of color. *Get Covered 2021's* focus on helping people get quality, affordable health insurance coverage is essential to helping all people stay healthy during this terrible pandemic. Coverage for all is also a critical step towards ensuring a more equitable society."

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Attachment 1. Get Covered 2021 Participants (as of November 18, 2020)

Attachment 2. Uninsured, Yet Still Eligible for Help – State-by-State Detail on the Opportunity to Cover Millions for 2021

Attachment 3. 16 Million Uninsured Americans Eligible Now

Attachment 4. Financial Help for Those in Marketplaces Lowers Consumer Costs Dramatically).

Attachment 5. Estimated Uninsured by Condition

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COALITION PARTNERS

Co-Chairs

Carrie Banahan, State of the Kentucky Peter V. Lee, Covered California Joshua Peck, Get America Covered

Participating States

California Minnesota Colorado Nevada Connecticut **New Jersey** District of Columbia Oregon

Kentucky Rhode Island Maine Vermont Maryland Washington Massachusetts

Coalition Partners

Families USA

CO-CHAIRS

Health Care Voices

ACA Consumer Advocacy The Leukemia and Lymphoma Society

ACCESS Mental Health America

American Medical Association Muscular Dystrophy Association

American Academy of Family Physicians National Alliance of Safety-Net Hospitals

American College of Physicians (NASH)

America's Health Insurance Plans National Association of Health Underwriters American Heart Association National Patient Advocate Foundation

NETWORK Lobby American Hospital Association American Lung Association Out2Enroll

America's Physician Groups Pacific Business Group on Health American Public Health Association Private Essential Access Community

The Catholic Health Association of the Hospitals (PEACH)

United States Protect Our Care California Association of Health Protect Our Care Illinois

Underwriters

Service Employees International Union

California Hospital Association (SEIU)

California Medical Association Southeast Asia Resource Action Center Center on Budget and Policy Priorities Transform Health

United Citizens Foundation Children's Advocacy Alliance

Community Catalyst Young Invincibles

Epilepsy Foundation

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Joshua Peck, Get America Covered



Uninsured, Yet Still Eligible for Help

State-by-State Detail on the Opportunity to Cover Millions for 2021

Across the country, 16 million Americans are uninsured even though they are eligible for Medicaid or financial help to pay for insurance. The following table provides a state-by-state breakdown. Our goal is to help them stay healthy and get insured.

	Remaining Uninsured			
	Eligible for Marketplace Financial Assistance	Eligible for Medicaid or Other Public Program	Eligible for Financial Help, Remaining Uninsured	Uninsured Not Eligible for Financial Help
United States	9,232,000	6,671,000	15,903,000	11,967,000
Alabama	200,000	48,000	248,000	234,000
Alaska	28,000	37,000	65,000	19,000
Arizona	202,000	279,000	481,000	253,000
Arkansas	62,000	105,000	167,000	73,000
California	599,000	874,000	1,473,000	1,242,000
Colorado	114,000	119,000	233,000	186,000
Connecticut	42,000	49,000	91,000	91,000
Delaware	13,000	17,000	30,000	22,000
District of Columbia		13,000	13,000	5,000
Florida	1,159,000	223,000	1,382,000	1,309,000
Georgia	523,000	187,000	710,000	685,000
Hawaii	11,000	21,000	32,000	19,000
ldaho	64,000	70,000	134,000	57,000
Illinois	214,000	322,000	536,000	326,000
Indiana	155,000	243,000	398,000	144,000
lowa	55,000	55,000	110,000	40,000
Kansas	98,000	30,000	128,000	115,000
Kentucky	81,000	94,000	175,000	64,000
Louisiana	100,000	145,000	245,000	109,000
Maine	33,000	41,000	74,000	27,000
Maryland	77,000	102,000	179,000	163,000
Massachusetts	39,000	51,000	90,000	88,000
Michigan	157,000	212,000	369,000	152,000
Minnesota	57,000	86,000	143,000	93,000
Mississippi	146,000	39,000	185,000	167,000
Missouri	239,000	69,000	308,000	244,000
Montana	28,000	34,000	62,000	22,000
Nebraska	35,000	73,000	108,000	49,000
Nevada	76,000	103,000	179,000	153,000
New Hampshire	26,000	19,000	45,000	23,000
New Jersey	151,000	189,000	340,000	292,000
New Mexico	56,000	77,000	133,000	55,000
New York	248,000	338,000	586,000	398,000
North Carolina	448,000	95,000	543,000	538,000
North Dakota	20,000	19,000	39,000	17,000
Ohio	222,000	318,000	540,000	188,000
Oklahoma	207,000	62,000	269,000	249,000
Oregon	92,000	102,000	194,000	98,000
Pennsylvania	193,000	287,000	480,000	205,000
Rhode Island	12,000	10,000	22,000	19,000
South Carolina	229,000	53,000	282,000	233,000
South Dakota	35,000	14,000	49,000	29,000
Tennessee	278,000	91,000	369,000	297,000
Texas	1,835,000	582,000	2,417,000	2,473,000
Utah	74,000	100,000	174,000	102,000
Vermont	10,000	7,000	17,000	6,000
Virginia	191,000	279,000	470,000	225,000
Washington	123,000	137,000	260,000	216,000
West Virginia	37,000	49,000	86,000	21,000
Wisconsin	112,000	96,000	208,000	104,000
Wyoming	25,000	7,000	32,000	27,000

Sources: 2019 Kaiser Family Foundation; 2019 American Community Survey; 2019 Centers for Medicare & Medicaid Services.

Note about the data: The data available here is the most current available for each source, which for Marketplace and Medicaid enrollment is 2019, but for the estimates of categories of the uninsured is 2018. Uninsured eligibility estimates reflect 2018 projections, thus do not account for the COVID-19 pandemic and recession. Changes in the number and mix of uninsured caused by the COVID-19 recession are not reflected in these figures and are subject to significant uncertainty.

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Source: The number and distribution of uninsured Americans eligible for financial Marketplace or Medicaid financial help is based on latest <u>Kaiser Family Foundation estimates.</u>



19

MILLION
Uninsured Americans

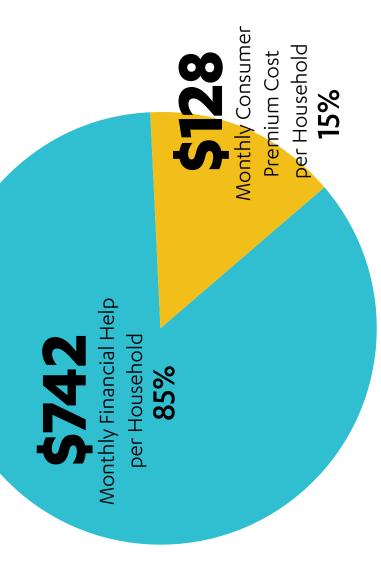
ELIGIBLE NOW

GETCOVERED2021.ORG

US UNINSURED, ELIGIBLE FOR FINANCIAL HELP

Financial help for those in marketplaces lowers consumer costs dramatically.





- •9.2 million uninsured Americans are eligible for marketplace financial help. (The 6.8 million eligible for Medicaid would receive free or very low-cost coverage)
- 50% of those with marketplace financial help also get more help lowering costs when seeing their doctor or getting care, with many paying as little as \$5 for doctor visits.

Source: Estimated financial assistance and total premium is based on 2020 CMS Effectuated Enrollment report, with adjustments made to convert "individual" premium to average of premium of a household using assumption that the average household was comprised of 1.5 individuals per application, per 2020 CMS Marketplace Open Enrollment data.



UNITED STATES

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Of the 16 million uninsured Americans eligible for financial help...

Source: Estimated financial assistance and total premium is based on 2020 CMS Effectuated Enrollment report, with adjustments made to convert "Individual" premium to average household was comprised of 1.5 individuals per application, per 2020 CMS maketiales Open firrullment data.



Uninsured with COVID-19

525k

Source: The estimates of the possible incidence of COVID, Cancer and Diabetes are based on applying the assumption that the 16 million uninsured Americans eligible for financial help have health care conditions comparable to the population at large. States framer or prevalenter rates in overall population. COVID · <u>GOC COVID Data Tracker</u>, cancer financial help have health care conditions comparable to the population dates. Settly, diabetes – States Tamily Equidation.

But it is not only about COVID



Uninsured living with Cancer

88 7



Uninsured living with Diabetes

1.7M

Numbers reflect potential disease prevalence among eligible, uninsured if it matched national average.