

Enroll America

Tens of millions of Americans stand to benefit from more accessible and affordable health care in the wake of health reform, creating an historic opportunity to improve the health and well-being of a significant portion of our society. However, getting all individuals into the health care system will not be easy. Experience from previous reforms suggests that there are significant barriers that prevent many people from enrolling—and staying enrolled—in health coverage, and that existing and planned outreach efforts by the federal government and others will not be sufficient to fully address the “enrollment gap.”

Enroll America, a newly formed, non-partisan, 501(c)(3) organization, will seek to close this gap. Its mission is to ensure that all Americans are enrolled in and retain health coverage. Enroll America’s strategy for achieving this mission is to support broad adoption of the conditions required for optimal enrollment, building on lessons learned from previous health-related enrollment efforts; and to work through a broad stakeholder collaboration across industry sectors, philanthropy, and social and community organizations.

Enroll America will operate a targeted set of programs that will do the following:

- Adapt and disseminate best practices for driving enrollment, tailored to the current reform context;
- Provide assistance to state-based efforts to facilitate adoption of effective enrollment systems and practices; and
- Support effective national efforts that expand awareness of enrollment options, broaden the range of channels through which individuals can enroll, and provide assistance to individuals who apply for coverage.

Enroll America will be a lean organization, governed by an active and diverse board and supported by a broad advisory council representing the full range of stakeholder partners. It will operate on a five-year timeframe with a set dissolution date, consistent with its focused mission to drive enrollment and retention in the wake of health reform.

MISSION

The enactment of comprehensive health reform will make health coverage more accessible and affordable for tens of millions of Americans through the creation of insurance exchanges for individuals to purchase coverage (including tax-credit subsidies for many Americans) and the expansion of the Medicaid program. This landmark event creates an historic opportunity to provide access to health care to tens of millions of people who previously lacked coverage. In addition to the benefits for individuals who currently lack coverage, there are also substantial benefits for the health care system as a whole if broad enrollment is achieved: A broad-based, balanced risk pool supports affordable coverage for all Americans and thus promotes the sustainability of the entire system.

Based on experience from similar programs over the past few decades, many individuals will not get enrolled in coverage. Some will choose to opt out, but even among those who want health coverage, take up may be limited because people do not understand their options, do not know how to obtain coverage, or face a burdensome application and eligibility determination process. These are problems that can be prevented by addressing what is arguably the most important gap to achieving optimal enrollment: ensuring that there is an easy, streamlined, and efficient process for enrollment that is convenient and “meets people where they are.”

There is already a general understanding of the best practices that are required to support optimal enrollment, based on previous enrollment experiences. However, tailoring these general practices to meet the needs and complexities of the current situation will require efforts at the national level, as well as across individual states—each of which has a unique context and challenges. The federal government will provide some support in the form of national guidelines and support for awareness and outreach efforts, but this will not be sufficient to meet the challenge and address the core “enrollment gap.”

Enroll America will address this gap. Its mission is to ensure that all Americans are enrolled in and retain health coverage.

STRATEGY

Enroll America's strategy is to support broad adoption of the conditions that define an effective, streamlined enrollment process, building on lessons learned from previous enrollment efforts, such as the Children's Health Insurance Program (CHIP), Medicare Part D, and state coverage expansions. It will operate through a broad set of partnerships with stakeholders across industry sectors (health plans, providers, pharmaceutical companies, pharmacies and pharmacy benefit managers, health IT companies, and others), philanthropies, and social and community organizations, all of which share the goal of achieving optimal enrollment.

SUPPORTING BROAD ADOPTION OF THE CONDITIONS THAT DEFINE AN EFFECTIVE, STREAMLINED ENROLLMENT PROCESS

Past experience shows that there are specific conditions that, when achieved, will make the enrollment process run more smoothly and effectively and thus increase the number of people who end up with health coverage. These conditions must be adopted state-by-state to ensure the broadest possible take-up of health coverage. Consistent with Enroll America's focused mission, it will work to ensure broad adoption of these conditions in support of optimal enrollment and retention in health coverage, as follows:

- **Widespread awareness of coverage options**, including tax-credit subsidies in private coverage and public program eligibility
- **Consumer-friendly application processes**, including
 - One short, simple application for premium subsidies and public programs;
 - Applications available in multiple languages;
 - The ability to apply in multiple convenient locations;
 - Data-matching from other programs to simplify eligibility documentations; and
 - Easily accessible tools for assistance with applications and renewals, such as staffed hotlines and Internet help portals.
- **Easy renewal processes to ensure continuity of coverage**, including
 - Long, clearly defined eligibility periods; and
 - Streamlined renewal utilizing pre-printed forms and existing data.
- **Monitoring and evaluation of enrollment procedures** to identify and disseminate best practices and correct problems as they arise.

BROAD SET OF STAKEHOLDER PARTNERSHIPS

Fundamental to Enroll America's strategy is bringing together a broad range of stakeholders who share a common goal of driving optimal enrollment. These stakeholders include the following:

- Health insurers,
- Hospitals and other provider systems,
- Biopharmaceutical and medical device manufacturers,
- Retail pharmacies and pharmacy benefit managers,
- Health IT companies,
- Philanthropic organizations,
- Health care and consumer advocacy organizations, and
- Community and civic organizations.

By leveraging existing stakeholder infrastructure, networks, and relationships, Enroll America will be uniquely able to support the conditions required for optimal enrollment with a lean and efficient organization and budget and with limited ramp-up time, which is critical given the urgency in the reform implementation timeline. Enroll America will serve as a supporting mechanism to help ensure that the enrollment efforts supported by these stakeholders are consistent with best practices, and that these efforts drive impact that is greater than the sum of their parts.

CORE PROGRAMS

Enroll America will execute its strategy through a focused set of programs, organized around three primary areas:

- Enrollment best practice adaptation and dissemination, focused on identifying successful strategies and helping national- and state-level partners adapt them to their specific context. Enroll America will also create actionable materials, such as “Enrollment Accelerator” tool kits for stakeholders that would include summary materials on best practices for driving enrollment, and will serve as a national “hub” for enrollment-related best practice dissemination and training efforts.
- State assistance, providing facilitation and support to ensure that diverse stakeholders work cooperatively in as many states as feasible to promote adoption of the conditions that define an effective, streamlined enrollment process. This support will be vital, given that significant implementation will occur at the state level.
- National programs and partnerships, leveraging existing stakeholder infrastructure and brands as a “force multiplier.” Partnerships will focus on the following three key areas:
 - Driving effective enrollment outreach programs, e.g., through national public service announcement campaigns;
 - Broadening distribution channels, e.g., through placement of “enrollment kiosks” in a variety of retail pharmacies and stores; and
 - Providing enrollment assistance, e.g., through “train-the-trainer” programs on enrollment for navigators and retailers.

ORGANIZATION AND FINANCIALS

Given its targeted mission, Enroll America will operate on a clearly defined and limited timeline, standing down after 2015.

A lean budget will fund a small core national staff, supplemented on an as-needed, variable basis with contracted staff. Enroll America will be governed by a small, diverse board of directors that will include representation from the range of partner organizations, supplemented by a larger advisory council that will include a wider range of organizations and enrollment experts.

Enroll America's projected budget will average \$8-9 million per year through 2015.

The goal of ensuring optimal enrollment and retention in health coverage will not be an easy one to achieve. Enroll America will fill an important role in support of this goal, helping to drive significant value for consumers and all organizations that support a sustainable, effective U.S. health care system.