



## **Vision for Assisters in the Evolving Marketplace**

*Karen Shields, CMS*

Karen Shields: Hello. Good morning, everybody. Thank you for coming today and for being here. We very much appreciate you being here and I want to make sure that I extend to you a very warm welcome from CMS. The partnership that the Marketplace and that CMS has with the Navigators has been a long one and a very fruitful one and your accomplishments are our accomplishments and our accomplishments are your accomplishments. So again I just want to personally thank you for the work that you do and thank you for coming with an eager heart, getting ready to figure out how do we help people get enrolled this year. What's new? What's different? And how do I match what has changed with what your community needs? So I salute you for your work.

Can you believe that we are entering our fifth open enrollment season? It's a big deal, especially any of you who either were engaged or at least watching via, you know, the first open enrollment we are here and we have survived a lot and we survived it together and we've survived it with all of your support. So again thank you. I want to take the opportunity to personally thank you for your hard work and your dedication and I want to make sure that you understand that CMS realizes that it is our responsibility and our job to support you, as you support those who show up to get enrolled and we want to continue to get feedback from you and incorporate that into the offering that we give to consumers to help them get enrolled. And we -- I would imagine that whatever wish list that you have, there's still things on it that don't have a box checked next to it and I

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understand that and I appreciate that. It is not of any comfort I'm sure to say that you don't you're not the only one with the wish list because that's just the nature of something this huge. But I want to make sure you know that your wish list is a part of the list of wishes. So I'll just let you that.

You guys are important to us and to your communities because you are in places where people have need and you are able to identify them, speak to them and interpret what we have in a way that helps them understand it and so our reliance upon your relationship with those communities and our appreciation for what you know and the work that you do to develop those relationships and develop the trust, which is extremely important are of an amazing level of value to us, so I just wanted to make sure I got a chance to say that. The personalized assistance that you provide, I'm sure all of you know that any anything that is a website, they are the number one thing that they are good at is not personalization anything that is providing anything for the entire country the number one thing that they're good at is not personalization because it is very hard to provide a specialized need for a few when you have to serve many. So what we appreciate is how you take something as honking as healthcare.gov and the Medicare and Medicaid support that you provide and you turn it into something that is specialized for the need of the person that you are talking to. It's a skill, it's a talent and it is a passion and we thank you for bringing that to the table every time. The role that you have filled in providing personalized assistance during the enrollment process has made a significant difference.

In fact, Navigators alone had more than two million consumer touches and I want to be very specific in saying that we quantify those metrics and we report those messages as consumer touches because it's important and I have to say that Jen Beeson and her team have helped educate this agency in the Health and Human Services Department to understand that reaching out to someone is what you're supposed to do. It does not always end up in an enrollment, sometimes it ends up in someone

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realizing that they need something else that's just as important as the enrollment. And so thank you for establishing a relationship that has resulted in two million people at least understanding that there is someone that they can go to - to talk about something as unsexy as insurance, but necessary. Right? It's important. Kevin Counihan, who was the previous director used to say, "it's a negative buy." And I used to say, "it's actually not, if you need it." Right? It's what you need, if you need it. And it is education and preparation and empowerment if someone helps you understand that if you don't need it now, you will soon and you should have it. So I appreciate you helping folks understand that -- it's interesting because a tax preparer isn't sexy until tax time. So everybody gets to be sexy during their right time of the year. So we appreciate you guys for being out there and being sexy. Alright?

Being enrolled in health coverage can provide individuals the ability to see a doctor, receive timely care and treatment, and allow them to have financial protection if they have unexpected costs. The other thing that it does, is it helps you feel empowered and like you are able now to --it's a protection for your family and for yourself. And everyone values themselves, especially if they are not just responsible for themselves but responsible for a family on how well they are able to protect their family. And so your ability, like I said to communicate, you know, an application submission through all kinds of pages that quite frankly do look like your tax form. Right? To help them understand this is how you get protection for yourself, not just because you need it right now, but because preventive care is also empowerment. Right? Not just when you're sick. And so one of the themes that you will find run through a lot of the changes that you will see come about, is that the focus being not just on how you get coverage if you're sick, but how you look at this as something that you do before you are sick and that you continually keep up so that it becomes a part of what it takes to manage your entire book of protections around your family and around yourself. So you know things that you hear people talking about, like continuous coverage are very much based in the concepts of insurance is something that you

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should think about having before, during, and after. And the whole concept of preventive health. Right? Checkups to just make sure as early as possible that there is nothing going on. There is a bazillion things out there to help people understand why that matters and what it prevents and how important it is to see a doctor even when you don't feel ill. And so insurance help you do that. Okay?

So assister accomplishments. I want to say that one of the things that I've already talked about, but I want to just want to reemphasize again that we are very, very aware of at HHS and at CMS is that one of the gaps that we did not focus on in the beginning of this launch was the level of education required -- the deficit of need in awareness of all of our fancy insurance terms. Right? What is a QHP? Why does anybody even care what that is if you just, you know, want to get insurance? And how you take those and you empower yourself right? It's just like when you vote, if you go into a voting booth and you just pick something, you don't know what you end up with and so what we appreciate so much is your ability to help someone understand before you come know this about what you need. Bring this about what it takes to enroll. Ask yourself these questions: How much personal risk are you willing to take based off of the current needs and health status of your family so that you can understand how much money you want to spend on insurance. Those are subject matter expertise questions that you ask people.

And so what we are excited about is the ability to have you here as the subject matter experts that help people get smarter about insurance. I always tell stories to the team that works on all of this work about my personal experience with my mother and my grandmother who constantly ping me about what's going on with the law, what's going on with the website, what's going on with, you know. And I like it because they calibrate me from the world of techy stuff that I hear here into what the news says and they feed it back to me and how my 87-year-old

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grandmother understands it. And her favorite term since I was little was, “how are people going to survive?”

And so I have to map that angst into “Well, there’s” and the dancing that I do it’s amazing, you know that the helping her understand that there’s a balance between complete freebies that you would love to do and how you actually make it sustainable. So what we are excited about is that you will – we are going to educate you as much as we can and answer all of your questions so -- and what we’re excited about is you asking us the questions that you know that you are going to get asked. And you are going to ask those questions we didn’t even know we had to answer and we’ll feed those back in and try to get ready with, you know, learning and technology et cetera. But ask us the questions this week while you’re here, that we wouldn’t even think consumers are going to want to know about. That’s the value -- one of the value propositions that you bring, you help us take her head out of the clouds and bring it down to the person who needs insurance. So thank you for that role and again I’ve got a whole bunch of paper here that kind of says some of the same things that I said, and my team is going to beat me for always going off script. But I want to make sure that you guys understand that we love what you do. We are happy you’re here and we hope you have fun for the rest of this week. And if you don’t please feel free to send me an email, I will make it more fun next time. Alright? Thank you and have a great day.

Stacey Plizga: Thank you Karen. Our next session is going to begin at 1:20. And our webcast participants will view the session that is here in the Grand Auditorium, whereas our in house guests have a choice of breakouts to attend. If you would like to participate in data-driven outreach you will stay in this room, the Grand Auditorium. If you would like to join the assister best practices on collaboration, you will go to room C-110. To join enrollment troubleshooting, please go to C-112. And we suggest you go directly there because the seating is limited. We will begin promptly at 1:20.