

The Enrollment Coalition



About Us

We identify, develop, and advance actionable federal policy recommendations.

These recommendations for policymakers are aimed at improving enrollment data, systems, and processes to foster the enrollment of uninsured Americans.

We are focused on the uninsured under age 65 and getting them enrolled in existing health plans and programs, such as Medicaid, CHIP, Marketplace, and employer coverage for which they are eligible.

Core Principles

- The persistence of millions of Americans forgoing health coverage is not a sustainable status quo for those patients, their families, communities, or our health care system.
- Enabling millions more uninsured Americans to be enrolled in health coverage for which they are already eligible can help improve the health of those Americans, their communities, and our health care system.
- Uninsured Americans eligible for current plans and programs would benefit from more streamlined, automated, efficient, effective enrollment processes to gain coverage that meet their needs.
- New policies to enroll uninsured Americans into existing coverage options should respect consumers' individual needs and prioritize meaningful, affordable, quality coverage that improves access for targeted populations.

Our Members

American Academy of Family Physicians

Community Catalyst

Association for Community Affiliated Plans

Families USA

Alliance of Community Health Plans

Health Care Service Corporation

American Heart Association

Healthcare Leadership Council

Amputee Coalition

March of Dimes

Benefits Data Trust

SameSky Health

Centene Corporation

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Why Our Work Is Needed

- **Different Reasons Why an Individual May Not Enroll in Coverage Require Different Strategies.** The reasons are varied and encompass dynamics as diverse as affordability, choice, convenience, the complexity of enrollment and compliance, changes in job or residence, linguistic or cultural barriers, and other factors.
- **The Majority of Uninsured Individuals Are Eligible for Coverage.** Despite these challenges stemming from lack of insurance, the Congressional Budget Office (CBO) projected that in 2022, 61 percent of uninsured individuals were eligible for subsidized coverage through Medicaid, CHIP, Marketplace, or employer sponsored coverage.ⁱ Another report also found 63 percent of the uninsured qualify for financial assistance to help purchase nongroup coverage following the American Rescue Plan Act, and more than 4 out of 10 uninsured are eligible for free or nearly free coverage through Medicaid, CHIP, or health insurance Marketplaces.ⁱⁱ
- **Focusing on Enrollment Can Help Improve Lives.** Enrolling the uninsured into coverage for which they are already eligible can improve the lives of millions of Americans. In 2022, there were an estimated 25.1 million uninsured people.ⁱ Uninsured rates continued to be higher in certain populations, including Latino and Black Americans.ⁱⁱⁱ Due to coverage changes caused by the COVID-19 pandemic and increased focus on addressing health disparities, there is a fresh urgency to address these enrollment issues.
- **Despite Changes to Coverage, Many Individuals Are Expected to Remain Uninsured.** While Congress has evaluated new coverage options, subsidies, and affordability standards, more work remains to address the unenrolled-but-eligible uninsured. As one example, CBO's initial analysis of the *Build Back Better Act's* health coverage provisions highlights the opportunity for continued development of new policies, strategies, and tools to promote enrollment of eligible individuals.^{iv} In CBO's estimate, 28.2 million people under the age of 65 would remain uninsured in 2032. Of that population, about 6 in 10 of the uninsured would be eligible for coverage that is effectively of no cost to them.ⁱ



ⁱ Congressional Budget Office: Federal Subsidies for Health Insurance Coverage for People Under 65: 2022 to 2023. June 30, 2022, <https://www.cbo.gov/publication/58263>. ⁱⁱ Kaiser Family Foundation. How the American Rescue Plan Act Affects Subsidies for Marketplace Shoppers and People Who Are Uninsured. March 25, 2021. <https://www.kff.org/health-reform/issue-brief/how-the-americanrescue-plan-act-affects-subsidies-for-marketplace-shoppers-and-people-who-are-uninsured/#:~:text=Relative%20to%20previous%20premium%20liability,with%20incomes%20between%20400%2D600%25>. ⁱⁱⁱ Assistance Secretary for Planning and Evaluation. Tracking Health Insurance Coverage in 2020-2021. October 29, 2021. [tracking-insurance-coverage-2020-2021.pdf](https://www.aspe.hhs.gov/working-papers/2021/06/tracking-health-insurance-coverage-2020-2021) (hhs.gov). ^{iv} Congressional Budget Office: Re: Provisions in Reconciliation Legislation That Would Affect Health Insurance Coverage of People Under Age 65. October 19, 2021, https://www.cbo.gov/system/files/202110/Letter_Honorable_Jason_Smith.pdf.