

**UUA Health Plan/Office of Church Staff Finances**  
25 Beacon Street, Boston, MA 02108

I'm sure that you have been following the rollout of the Affordable Care Act and the efforts of the Obama administration to get as many people as possible enrolled through the Exchanges before the March 31<sup>st</sup> deadline. After March 31<sup>st</sup>, uninsured people who want coverage through an Exchange will have to wait until the next open enrollment in November.

For our own open enrollment for 2014 coverage, the UUA Health Plan saw results that were mirrored by other denominational health plans. Just a little over 1% of our current members left for an Exchange plan, and nearly all of those made the change to take advantage of the substantial need-based subsidies that are available. Overall, the UUA Health Plan gained members for 2014. Eighteen months ago, the consensus among managers of denominational plans was that we would all lose a lot of members, maybe as much as 20%. Two years ago, the consensus guess was 40 – 60%. What happened?

First, the Exchanges faced a LOT of well-documented technical issues for open enrollment. It was a classic SNAFU. Communication from the administration was poor; “navigators” were undertrained, and there weren't enough of them; there was almost daily waffling on the rules, the penalties, and the deadlines. But the bigger reasons for church plan success were our universal decision to promote the religious basis of our plans, our commitment to our members, our ability to offer outstanding service, and our financial stability. Every denomination spoke to its own core values, and in the end, we more than held our own.

In future FAQ releases, I'll be writing in detail about what happens next – in 2015. All of the church plans get together regularly to gaze into a communal crystal ball, and right now there are a lot of uncertainties. On the one hand, the Exchanges are getting much better organized, including those operated as federal exchanges; people are enrolling, which means the uninsured population is shrinking. On the other hand – the dark side – enrollment is not matching projections; the people signing up are older than originally projected; the tax credit system that provides subsidies is an untested question mark; reporting deadlines are still in flux; Congress has not let up on attacks; and there is a mid-term election coming in November. Current signs point to large rate increases for the Exchange plans in 2015 and months of political turmoil.

But for now, I want to extend an olive branch to the Affordable Care Act. The Obama administration has supported faith-based initiatives in the ACA rollout, knowing that churches play an important role in reaching their members and their communities with messages about their health and wellbeing. This week, several of us sat in on a White House conference call where President Obama thanked faith-based and neighborhood groups for their efforts and asked all of us to spread the word about the final enrolment push for 2014. I share this information with you so that your congregation can decide what you might do during the next three weeks to help get more uninsured people into Exchange plans. Here are the key points from the call to action from the White House:

Friends,

Thank you for joining the call today with President Obama on Affordable Care Act enrollment.

As the President said, we want to thank all of the faith and community leaders across the country who are helping millions of Americans access affordable, quality health insurance coverage. You are bringing about historic change in our country and helping millions of Americans to have healthier lives and greater financial security.

There are only a few weeks left before the March 31 deadline for enrollment this year, and we are trying to take our work to new heights. Your help can make a huge difference. As the President said, here are some ways in which you might consider contributing to enrollment efforts.

**Start more conversations about healthcare:** You can lift up this issue in your community and let people know about their options in the Marketplace and the March 31 enrollment deadline. Whether you use your networks to spread the word about the marketplaces, on TV, on radio, through your social media, every bit counts. It would be very helpful if you could use whatever megaphone you have to let people know about their options and where to go to sign up in March. [Download](#) a condensed version of our health care law toolkit to use during the final weeks of open enrollment.

**Sign up for a webinar:** HHS is hosting [webinars](#) throughout the month of March. The next four will specifically follow up on the call we had earlier today. They will give you the information you need about the healthcare law and how to host an enrollment event in your community. Wednesday night webinars are specifically scheduled to make it easy for faith communities to integrate them into regular midweek activities. [Check out](#) the list and see which webinar might work for your schedule.

**Host an enrollment event:** Any time in March is a good time to host an enrollment event, but consider organizing such an event during our “Faith and Community ACA Days of Action,” March 21-23. Check out “[Four-Step Guide to Planning a Health Care Enrollment Event](#)” for more information and next steps.

These are only a few examples of the kinds of outreach efforts you might consider, and we encourage you to find your own way to connect with your community on this important issue. Thanks again for all you do for your neighbors. Please let us know how we can assist you.

Sincerely,

Melissa Rogers  
White House Office of Faith-based and Neighborhood Partnerships

Acacia Salatti  
Acting Director, HHS Center for Faith-based and Neighborhood Partnerships



The above information is provided to assist congregational leaders, religious professionals, and other staff in their decision-making. However, the staff members of the UUA Office of Church Staff Finances are not attorneys or accounting professionals, and we encourage congregations to seek the services of their own advisers in dealing with unusual cases or individual circumstances.

For follow-up questions, email: [HealthInsurance@uaa.org](mailto:HealthInsurance@uaa.org), or phone:

Jim Sargent (policy, benefits, or claim problems, and any questions about this material)  
Director, UUA Health Plan  
Office of Church Staff Finances  
(617) 948-6405