We, the undersigned, represent a coalition of public and private stakeholders who are committed to providing education and outreach to Wisconsinites looking for health insurance coverage. We are writing to request that you extend the upcoming 2021 open enrollment period for the Affordable Care Act Marketplace through January of 2021.

The COVID-19 pandemic has posed unprecedented health and economic challenges to all states including Wisconsin. As of this writing, more than 853,000 unemployment applications have been filed in our state since March 15, and to date more than 100,000 of our residents have tested positive for COVID-19. Strides have been made to combat the virus and restore our economy, but conditions remain fluid, and we anticipate our families will face ongoing economic challenges for the foreseeable future.

Marketplace coverage is one of the better and sometimes the only option for individuals that have lost their job-based health insurance or have suffered a significant reduction in their earnings either through a furlough or lay-off. We are a state that has not expanded Medicaid to those with incomes over the federal poverty limit, and more than 195,000 Wisconsinites with some form of income rely on the Marketplace for health coverage. Understandably, the demand for that coverage has increased since the onset of COVID-19 and the economic fallout that ensued.

September 21, 2020

The Honorable Alex Azar, Secretary
U.S. Department of Health and Human Services
200 Independence Avenue, SW
Washington, DC 20201

The Honorable Seema Verma, Administrator
Centers for Medicare and Medicaid Services
7500 Security Blvd.
Baltimore, MD 21244

Dear Secretary Azar and Administrator Verma:

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At the same time, people who have lost their employer-based coverage are typically new to the Marketplace and unfamiliar with the open enrollment process and deadlines. Others who have gone uninsured in the past are now seeking coverage for the first time due to the virus. It takes us more time to help these individuals, and those of us on the front lines providing enrollment assistance need to provide additional outreach and assistance to these families. While we are all working together to meet this challenge, the best way to increase our capacity to help people is by CMS extending the 2021 open enrollment period. We hope you will act quickly on this request prior to the start of open enrollment, giving us time to organize and plan.

The alternative is to allow people who want coverage but who are unfamiliar with the Marketplace to go uninsured or underinsured which raises the risk that families will either forgo care (COVID-related or otherwise) or leave health care providers to absorb financial shortfalls. That scenario delays economic recovery and undermines efforts to counter the virus by putting added financial strain on our families and our health system.

Those of us that have signed this letter agree that a longer open enrollment period will enable us to step up outreach to the people we serve, particularly our most vulnerable populations, and guide them through their options through the Marketplace. An extension would further afford consumers adequate time to carefully research programs, consider their needs and make informed decisions about coverage for themselves and/or their families. Perhaps just as importantly, an extension would signal that the federal government understands the plight of the newly uninsured, values their welfare and is prepared to do all in its power to protect our health system and economy.

We appreciate your consideration of this request and look forward to your response.

Sincerely,

Andrea Palm
Secretary-designee
State of Wisconsin
Department of Health Services

Mark Afable
Commissioner of Insurance
State of Wisconsin
Office of the Commissioner of Insurance

ABC for Health
Advocate Aurora Health
Alliance of Health Insurers
Ascension Wisconsin
Buffalo County Department of Health and Human Services
Centro Hispano of Dane County
Children’s Community Health Plan
Children’s Wisconsin
Common Ground Healthcare Cooperative
Covering Wisconsin
Group Health Cooperative of South Central Wisconsin
Hunger Relief Federation of Wisconsin
Hunger Task Force
Juneau County Department of Human Services
Kids Forward
Manitowoc County Human Services
Milwaukee Health Care Partnership

Network Health
Next Step Insurance
Outagamie County
Partnership Community Health Center
Quartz Health Solutions
Rebalanced-Life Wellness Association
Security Health Plan
Waukesha County Health and Human Services
Wisconsin Association of Health Plans
Wisconsin Department of Ag, Trade and Consumer Protection
Wisconsin Department of Health Services
Wisconsin Grocers Association
Wisconsin Hospital Association
Wisconsin Medical Society
Wisconsin Office of the Commissioner of Insurance
Wisconsin Primary Health Care Association

CC: Wisconsin Congressional Delegation