What Consumers in Illinois, Michigan, and Wisconsin Need to Know about Open Enrollment

October 26, 2017

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Events leading up to open enrollment added to uncertainty for insurers and confusion for consumers.

- Debate over Affordable Care Act repeal ended with no legislation enacted
- 2018 Open Enrollment shortened to 6 weeks
- Resources for outreach and consumer assistance have been reduced
  - 90% reduction in federal funding for advertising
  - 41% reduction in federal navigator grants; varying effects by states and programs
  - Cost-sharing reduction (CSR) payments to insurers have been terminated
- Bipartisan effort underway in Senate to restore CSR payments to insurers and federal funding for marketing and in-person assistance, though prospects are uncertain
Most are aware the individual mandate is still in effect, but four in ten uninsured are unaware or unsure.

As you may know, the health care law passed in 2010—known as the Affordable Care Act or Obamacare—required nearly all Americans to have health insurance, or else pay a fine. As far as you know, is this requirement still in effect, or not?

NOTE: Refused responses not shown.

SOURCE: Kaiser Family Foundation Health Tracking Polls (pooled interviews from September and October 2017)
The Affordable Care Act is still the law.

- The law has not been repealed or replaced
- Individuals must have health insurance in 2018 or risk paying a tax penalty
  - Penalty in 2018 is greater of:
    - $695/adult ($347.50/child), up to $2,085/family; or
    - 2.5% of household income above the tax filing threshold, capped at the cost of national average bronze plan premium
  - Exemptions for affordability (if lowest cost marketplace premium is more than 8.05% of income in 2018), poor adults in states not expanding Medicaid, hardship, others
- To satisfy the individual mandate:
  - Sign up for health coverage offered at work
  - Apply for Medicaid/CHIP
    - Nearly 680,000 in IL, MI, and WI are eligible for Medicaid but not enrolled
  - Apply for private, non-group health insurance on or off Marketplace
    - Premium subsidies available in Marketplace for people with income 100%-400% FPL
- Private non-group health insurance can only be purchased during open enrollment or special enrollment periods (SEP) following life change events
Most uninsured and large shares of non-group enrollees are unaware of the timing of open enrollment.

As you may know, under the health care law there are specific open enrollment periods each year when individuals can sign up for new insurance or change their current health insurance plans.

Do you happen to know when the next open enrollment period begins?
- November 1st (correct)
- Incorrect
- Don't know

Do you happen to know when the next open enrollment period ends?
- Dec. or January, depending on state (correct)
- Incorrect
- Don't know

Uninsured ages 18-64
- 15% November 1st (correct)
- 17% Incorrect
- 68% Don't know

All non-group enrollees ages 18-64
- 33% November 1st (correct)
- 23% Incorrect
- 43% Don't know

Marketplace enrollees ages 18-64
- 40% November 1st (correct)
- 23% Incorrect
- 36% Don't know

Dec. or January, depending on state (correct)
- 20% Incorrect
- 27% Don't know
- 53%

Marketplace enrollees ages 18-64
- 25% November 1st (correct)
- 28% Incorrect
- 47% Don't know

NOTE: Refused responses not shown.
SOURCE: Kaiser Family Foundation Health Tracking Polls (pooled interviews from September and October 2017)
Figure 10
Open enrollment for 2018 will be shorter in most states.

- November 1 – December 15, 2017 in Healthcare.gov states
  - Open enrollment period will be 6 weeks, compared to 12 weeks in prior years
- State run marketplaces have option to extend dates, and many have
FIGURE 11


- **Auto-renewal will still be an option in 2018, but active shopping is strongly recommended.**
- **Issuer exits means auto-renewal could assign consumers to new insurer with new provider network.**
- **Unlike prior years, consumers will not have the opportunity to change plans in January if they do not like the auto-renewal results.**
  - If 2017 plan is discontinued, consumers will be eligible for loss-of-coverage SEP.
- **With 2018 premium changes, subsidy amounts could change substantially.**
- **Renewal notices with 2018 premium amounts that typically arrive in October will be late for many consumers.**
## 2018 Insurer participation changed in Illinois, Michigan, and Wisconsin.

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<tr>
<th>State</th>
<th>Number of Marketplace Insurers</th>
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| Illinois   | 5                             | - Humana left Marketplace statewide  
- Cigna expanded  
- BCBSIL (HCSC) is statewide, no change  
- Celtic and Health Alliance (HAMP) no change |
| Michigan   | 9                             | - Humana left Marketplace statewide  
- Health Alliance (Henry Ford) left Marketplace statewide  
- BCBSMI no change  
- McClaren, Meridian, Molina, Spectrum Health, Total Health Care, and Physicians Health plan: no change |
| Wisconsin  | 15                            | - Anthem left Marketplace statewide  
- Molina left Marketplace statewide  
- Health Tradition Plan left Marketplace statewide  
- Gunderson and Unity Health Merged (Quartz)  
- Medica expanded  
- Aspirius Arise (WPS), Children’s Community Health Plan, Common Ground Co-Op, Dean Health Plan, Group Health Cooperative, Health Partners, Mercy Alliance, Network Health, and Security Health: no change |
Most Marketplace enrollees worry rising deductibles, premiums will make their coverage unaffordable.

Percent who say they are “very” or “somewhat” worried that their...

- Co-pays and deductibles will become so high that they won’t be able to afford to get the health care they need
  - Employer-sponsored insurance ages 18-64: 39%
  - All non-group enrollees ages 18-64: 57%
  - Marketplace enrollees ages 18-64: 60%

- Health insurance premiums will increase so much that they won’t be able to afford the plan they have now
  - Employer-sponsored insurance ages 18-64: 35%
  - All non-group enrollees ages 18-64: 54%
  - Marketplace enrollees ages 18-64: 55%

SOURCE: Kaiser Family Foundation Health Tracking Polls (pooled interviews from September and October 2017)
Cost sharing reduction (CSR) subsidies are still available. Average medical deductibles in CSR plans are much lower than in traditional Silver plans.

Source: Kaiser Family Foundation analysis of Marketplace plans in the 39 states with Federally Facilitated or Partnership exchanges in 2017 (including Arkansas, Kentucky, New Mexico, Nevada, and Oregon). Data are from Healthcare.gov health plan information for individuals and families available here: https://www.healthcare.gov/health-plan-information-2017/
Though the President stopped CSR reimbursement to insurers, insurers must still provide CSR to consumers

- Cost sharing reductions (CSR) are available to eligible individuals in the Marketplace with income 100%-250% FPL
  - $12,060-$30,150 for individual in 2018
  - $24,600 to $61,500 for family of four in 2018

- Nationwide, 57% of marketplace enrollees were eligible for CSR in 2017
  - 48% in Illinois; 50% in Michigan, 51% in Wisconsin

- CSR subsidies are delivered only through modified Silver plans.
  - Silver plan deductibles, co-pays, and other cost sharing amounts are reduced; federal government reimburses insurers monthly for the value of added coverage

- President Trump’s recent announcement ended CSR reimbursement to health insurers, but insurers are still required to offer CSR to eligible individuals
  - Most important takeaway for consumers: Insurers are still required to provide reduced deductibles and copays for low-income marketplace enrollees
  - Second most important takeaway for consumers: While insurers are increasing premiums to offset the loss of payments from the federal government, consumers will mostly be held harmless
Most insurers applied an extra 2018 premium increase just to silver plans to offset loss of CSR reimbursement from the federal government — CSR subsidies are available only in silver plans.

As a result, the premium for silver plans in most areas will increase much more than will premiums for bronze or gold plans.

That means the dollar value of premium tax credits will also increase substantially in 2018 — premium tax credit amount is tied to the cost of the benchmark silver plan.

Premium tax credit can be applied to any metal-level Marketplace plan.

Some insurers applied the extra 2018 premium increase just to silver plans offered through the Marketplace.
How will 2018 premium increases affect consumers?

- Premium tax credit will absorb the rate increase for subsidy-eligible individuals.

- People who continue to buy the benchmark Silver plan – or a cheaper plan – will be able to pay about the same monthly premium in 2018 or less.

- People may also find other deals. After taking into account the tax credit, consumers may find the net premium for bronze and gold plans in 2018 is more affordable than it was in 2017.

- People who are not eligible for subsidies can avoid the CSR premium increase if they select other plans.
Figure 18

2018 premiums in Illinois are increasing, but subsidy-eligible consumers will pay the same or less.

Advance premium tax credit amounts and consumer share of premiums for 30-year old in Chicago, IL with income at 200% FPL ($24,120 in 2018)

2018 premiums in Michigan are increasing, but subsidy-eligible consumers will pay the same or less.

Advance premium tax credit amounts and consumer share of premiums for 30-year old in Detroit, MI with income at 200% FPL ($24,120 in 2018)

2018 premiums in Wisconsin are increasing, but subsidy-eligible consumers will pay the same or less.

**Advance premium tax credit amounts and consumer share of premiums for 30-year old in Milwaukee, WI with income at 200% FPL ($24,120 in 2018)**

![Chart showing premium changes](chart.png)

**2017 Monthly Premiums**
- **Lowest-cost Bronze**: $209
- **Benchmark Silver**: $209
- **Lowest-cost Gold**: $220

**2018 Monthly Premiums**
- **Lowest-cost Bronze**: $209
- **Benchmark Silver**: $209
- **Lowest-cost Gold**: $220

**Premium Tax Credit Amount**
- **2017**: $79
- **2018**: $9

**Consumer Share of Premium**
- **2017**: $288
- **2018**: $385

**Advance premium tax credit amounts and consumer share of premiums for 30-year old in Milwaukee, WI with income at 200% FPL ($24,120 in 2018)**

**SOURCE:** HealthCare.gov for 2017 and 2018 monthly premiums and premium tax credits.
New enrollment rules may add to confusion.

- **Failure to reconcile**
  - Consumers who received advanced premium tax credits (APTCs) in 2016 and who have not yet filed their 2016 federal income tax return with Form 8962 may be denied APTCs in 2018
  - Marketplace eligibility determination notice won’t specify this reason
  - Consumers can regain eligibility for APTC by filing 2016 federal return with Form 8962

- **Insurers can require repayment of 2017 unpaid premium debt**
  - Insurers can require payment of back due premiums from prior 12 months before issuing new coverage for 2018
  - New rule, effective June 19, 2017, applies to premium debt after that date
  - Prior notice required in 2017
  - Appeals process not yet clearly defined
  - Contact marketplace, state insurance regulator, in-person assister for help
Start early. Waiting to the last minute risks delays.

- “Surge” signups as deadline approaches may increase with shorter Open Enrollment period
  - Healthcare.gov slowdowns, call center waits are possible
  - Unclear whether “in-line” enrollment will be permitted for those who are unable to complete their enrollment by Dec. 15 deadline
- Planned maintenance on HealthCare.gov during Open Enrollment
- Navigator funding reduced 41%, on average, in federal marketplace states
  - Reductions vary by state: 31% in IL, 44% in WI, and 72% in MI
  - Response to funding reductions will vary: Staff layoffs, reduced service areas, reduced service hours expected in some areas/programs*
- Demand for in-person help can exceed capacity in final weeks of Open Enrollment

Medicaid coverage is available for low-income adults in Illinois, Michigan, and Wisconsin throughout the year.

1.3 million adults were enrolled in the expansion group in IL and MI in FY 2016

NOTES: Current status for each state is based on KCMU tracking and analysis of state executive activity. *AR, AZ, IA, IN, MI, MT, and NH have approved Section 1115 waivers. WI covers adults up to 100% FPL in Medicaid, but did not adopt the ACA expansion.

KFF Resources on Open Enrollment

- Health Reform Frequently Asked Questions
  https://www.kff.org/health-reform/faq/health-reform-frequently-asked-questions/
- Marketplace Subsidy Calculator (2018 updates pending)
  https://www.kff.org/interactive/subsidy-calculator/
- Penalty calculator (pending)
- ACA and You Explainers  https://www.kff.org/understanding-health-insurance/
- State Health Facts https://www.kff.org/statedata
The ACA is still here!

...now what?

What every Illinois resident needs to know about getting covered & staying covered in 2018

The project described was supported by Funding Opportunity Number CA-NAV-15-001 from the Center for Medicare & Medicaid Services. The contents provided are solely the responsibility of the authors and do not necessarily represent the official views of HHS or any of its agencies.
5 Key Messages for OE5

Cutting Through Confusion About the Marketplace
80% of people qualify for a discount on their health insurance!

Marketplace health insurance discounts are based on income. Navigators can help you find out if you’re eligible.

ACA is still here!
If you enroll in a plan for 2018, you will have health insurance in 2018.

We’re here to help!
Free, local, in-person enrollment help is available.

ACA has got your back!
Ignore the headlines about the rising costs of health insurance, because if you qualify for a discount then the ACA covers the difference.

Don’t miss your chance!
Enroll by Dec 15!
Open enrollment is shorter this year, you can only enroll between Nov 1 – Dec 15. If you miss the Dec 15 deadline you’ll spend all of 2018 uninsured.
Beware of Scams

• People who qualify for a discount on their health insurance can **only** receive the discount if they enroll through the Marketplace (healthcare.gov)

• Anyone considering purchasing health insurance outside of the Marketplace can protect themselves from scams by asking the right questions:
  • Are you a licensed health insurance broker in the State of Illinois & what is your producer number?
  • Is the insurance plan you’re offering a Qualified Health Plan based on ACA compliance guidelines?
  • Am I eligible for a discount on the Marketplace?
  • Are these all of the insurance options available?
What should the other 97% of Illinois Residents know?
Medicare Enrollment is Happening Right Now
Health insurance for seniors 65+ & individuals with disabilities

Medicare open enrollment: October 15 – December 7
Need help with Medicare enrollment?
Illinois residents can call (800) 252-8966

Medicaid Enrollment is Always Open
Free health insurance for children, adults & seniors with limited income

Illinois Medicaid is transitioning & will enroll 100% of clients into a Medicaid Managed Care Organization (MCO) plan by January 1, 2018
Medicaid clients are receiving letters right now telling them to pick a plan or they will be auto-assigned.

Important Note: The ACA Open Enrollment deadline does not apply to Medicaid MCO plan enrollment. Medicaid clients have until March 31, 2018 to switch.

Employer Coverage Open Enrollment Varies
About 50% of Illinois residents get their health insurance through their employer

Employers set their own open enrollment dates, which may not overlap with the Marketplace Open Enrollment.

Marketplace discounts aren’t available to individuals whose employers offer insurance. Which is why, when in doubt, pick your employer plan because it will almost always be cheaper than Marketplace plans without a discount.
Thousands of Illinois residents still remain uninsured & thousands more may lose their coverage because of confusion & uncertainty.

If you’re uninsured or need help renewing your Marketplace coverage, make an appointment with a Navigator for free, local, in-person enrollment help at LIVEUNITEDchicago.org/getcovered.

Regardless of where you get your insurance, if you have questions about how to use your insurance, need help understanding your plan benefits or are encountering barriers to accessing health care, make an appointment with a Navigator after December 15 at LIVEUNITEDchicago.org/getcovered.
Inna Rubin
Manager of Health Access Initiatives
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United Way of Metro Chicago fights for the health, education, financial stability and safety of every person in every neighborhood across the region.
2018 OPEN ENROLLMENT PERIOD:
November 1, 2017 – December 15, 2017
Everyone must have minimum coverage or face a tax penalty.

Do you have questions about health insurance? Already enrolled or signing up for the first time?

Do you need help to explore new coverage choices, review any changes to your policy, update and compare subsidies and tax breaks?

Contact Enroll Michigan: (517) 367-7293 or enrollmichigan.org

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GET COVERED!
4 ways to get health insurance coverage:

**Online** - Visit HealthCare.gov to apply and enroll on the web. This is the quickest way.

**Over the phone** - Call the Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855-889-4325. A customer service representative can help you apply and enroll over the phone.

**In-person help** - Get help from people in your local community trained to help you apply and enroll in the Marketplace contact: (517) 367-7293 OR ENROLLMICHIGAN.ORG

**Paper application** - Fill out and mail in a paper application. You’ll get eligibility results in the mail within 2 weeks.
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Principal Investigator/Director

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Blog: healthpolicy.wisc.edu

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An estimated 300,206 Wisconsin residents (5.3% of the population) were uninsured in 2016 (ACS).

Children under the age of 18 make up about 15% of the remaining uninsured, with an estimated 45,331 children remaining uninsured in Wisconsin in 2016.
Wisconsin Health Plans offering ACA plans for 2018

<table>
<thead>
<tr>
<th>Health Plan Name</th>
<th>Note</th>
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<tbody>
<tr>
<td>Aspirus Arise Health Plan of Wisconsin, Inc.</td>
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<td>*Children's Community Health Plan</td>
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<td>Common Ground Healthcare Cooperative</td>
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<td>*Dean Health Plan, Inc.</td>
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<td>*Group Health Cooperative of South Central Wisconsin</td>
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<td>HealthPartners Insurance Company</td>
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<td>Medica Health Plans of Wisconsin</td>
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<td>*MercyCare HMO, Inc.</td>
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<td>*Network Health Plan</td>
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<td>*Security Health Plan of Wisconsin, Inc.</td>
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<td>*Quartz (Unity and Gundersen) Health Plans</td>
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* Depicts plans also offering BadgerCare Plus enrollment
Number of Insurance Carriers available offering Plans on Healthcare.gov available in Wisconsin counties

<table>
<thead>
<tr>
<th>Number of Counties</th>
<th>Counties</th>
<th>Number of Carriers</th>
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<tbody>
<tr>
<td>11</td>
<td>Brown, Door, Kewaunee, Manitowoc, Marinette, Menominee, Oconto, Rusk, Sheboygan, Waupaca, Waushara.</td>
<td>1</td>
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<tr>
<td>34</td>
<td>Ashland, Barron, Bayfield, Calumet, Chippewa, Clark, Dunn, Eau Claire, Florence, Forest, Grant, Green Lake, Iron, Kenosha, La Crosse, Langlade, Lincoln, Marathon, Marquette, Monroe, Oneida, Outagamie, Pepin, Pierce, Polk, Portage, Price, Saint Croix, Sawyer, Taylor, Vilas, Washburn, Winnebago, Wood</td>
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<td>20</td>
<td>Buffalo, Burnett, Columbia, Crawford, Dane, Dodge, Douglas, Fond du Lac, Iowa, Jackson, Jefferson, Lafayette, Milwaukee, Ozaukee, Racine, Richland, Sauk, Shawano, Trempealeau, Washington</td>
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<td>4</td>
<td>Green, Rock, Vernon, Walworth</td>
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<td>Adams, Juneau, Waukesha</td>
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Number of Insurance Carriers available offering Plans on Healthcare.gov available in Wisconsin counties
Rate and percent change from 2017 for second-lowest-cost silver plan (SLCSP) for a 21-year-old, by county

✓ Statewide average increase for ACA-compliant plans: 36%
✓ Average increase for SLCSP, 21-year-old: 51%

Source: Wisconsin Commissioner of Insurance
https://oci.wi.gov/Pages/PressReleases/20171012OpenEnrollment.aspx
https://oci.wi.gov/Pages/PressReleases/20171012OpenEnrollmentSLCSP.pdf
Federally-Designated Navigators

Northwest CEP
Health Insurance

Options for you and your Family

If you are under 26, you have the option to remain on your parent’s plan from their job or the Marketplace.

⚠️ By law, you must have insurance or you will likely pay a fee. Each person in your family may qualify for a different option.

1. Health Insurance from your Job
   Ask your job about the cheapest health plan that covers only the employee. If the monthly amount you pay for this plan is less than 9.69% of your family’s income, it is considered affordable.

   Is insurance from a job affordable? ✗ no ✓ yes → Talk to your employer

2. Medicare
   You must be 65 or over, OR receiving Social Security Disability, OR have end-stage kidney disease.

   Do you qualify for Medicare? ✗ no ✓ yes → 1-800-242-1060 or medicare.gov

3. BadgerCare Plus (State of Wisconsin Medicaid)

Need Health Insurance?
Get Free, Local Enrollment Help!

Deadline to sign up is December 15th!

November 2017

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December 2017

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Appointment Locations

Public Health Madison & Dane County
2705 E. Washington Ave.
Madison, WI 53704
Hours: Mon-Fri 8:00AM - 4:30PM

Dane County Job Center
1619 Aberg Ave.
Madison, WI 53704
Hours: Mon-Fri 8:00AM - 4:30PM

Walk-In Events

Verona Public Library
500 Silent St.
Verona, WI 53593
Hours: 9:00AM - 4:00PM

Pinney Library
204 Cottage Grove Rd.

covering Wisconsin
Connect to Care, Engage in Health
Questions About Open Enrollment

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Email alerts: kff.org/email