

Protect Our Care: Trump's war on open enrollment

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MILWAUKEE, WI — At a time when Americans need affordable health insurance the most, Donald Trump is asking the Supreme Court one week after Election Day to take health insurance away from more than 20 million Americans and eliminate the financial assistance and the consumer protections provided by the Affordable Care Act. Republicans in the Senate have just put an anti-ACA Justice on the court. In the four years since Donald Trump took office, he has relentlessly attacked the Affordable Care Act, resulting in millions of Americans losing insurance coverage.

Now, as our nation faces the worst public health crisis in a century, President Trump is continuing to block Americans from getting the health care they need by once again making it more difficult for Americans to sign up for coverage during the ACA's Open Enrollment Period, which begins on November 1. He has slashed funding for groups that help people sign up for health care and removed information on applying for coverage from HealthCare.gov, all while more than 14 million people have lost their employer sponsored health care coverage due to the coronavirus pandemic. From trying to completely overturn the ACA to creating uncertainty around the law and making it harder to sign up for coverage, President Trump's [health care sabotage](#) agenda has been a total disaster for Americans.

Even As Millions Lost Coverage As A Result Of The Pandemic, President Trump Refused To Open A Special Enrollment Period. Research has shown that more than [14 million](#) people could have lost employer-sponsored health coverage as a result of the pandemic. Yet the Trump administration refused to reopen the federal marketplaces to allow people to more easily enroll in coverage. President Trump's refusal to create a special enrollment period ignored calls from experts who argued it would slow the spread of the virus and save American lives. By refusing to open a SEP, President Trump could have blocked [millions](#) from

gaining coverage. Now, during regular open enrollment, it could be the first time millions have an opportunity to purchase health insurance as the nation continues to battle the coronavirus crisis.

The Trump Administration Removed Information On Applying For Coverage From HealthCare.gov. The Trump Administration [overhauled](#) the “Apply for Health Insurance” section of HealthCare.gov, removing the options of signing up for coverage via mail and phone and directing people to sign up for coverage through enrollment sites run by private companies.

Between 2016 And 2020, The Trump Administration Cut Funding For Groups That Help People Sign Up For Coverage By 90 Percent. After cutting funding for navigator groups that help people sign up for coverage from \$63 million in 2016 to \$36 million in 2017, the Trump Administration made yet another round of cuts in 2018, leaving [just \\$10 million](#) in funding for health navigator groups in 2019 and 2020. Since 2016, Trump has cut navigator funding by *90 percent*.

- **Health Navigators, Like Jodi Ray At The University Of South Florida, Say Cuts To Navigator Programs Prevent Them From Adequately Letting People Know That Open Enrollment Is Happening.** Ray [said](#), “We don’t have the people to provide the enrollment assistance nor to do the outreach and marketing to let people know what’s happening.”

This Year, Six States Have Extensive Areas Where No Navigators Provide In-person Service. In 2020, [six states](#) – Illinois, Kansas, Michigan, Nebraska, Ohio, and Texas – have extensive areas where no Navigators provide in-person service. In many other states where the federal Navigators’ service area is statewide, funding reductions mean that only phone or on-line help can be offered in some areas where in-person help was once available.

The Trump Administration Cut The Open Enrollment Period In Half. Starting in 2017, the Trump administration [halved](#) the duration of the open enrollment period, reducing the time consumers have to enroll annually from three months to only 45 days for states reliant on the HealthCare.gov portal.

The Trump Administration Wants Navigator Groups To Push Consumers To Sign Up For Junk Coverage That Is Exempt From Covering Prescription Drugs And Hospitalization Instead Of Comprehensive Plans. The Administration [encourages](#) navigator groups to use their remaining funding to push

consumers to sign up for [junk health plans](#), which do not need to cover pre-existing conditions and cover few benefits. They are also notorious for the [fraud they](#) attract. Junk plans are particularly dangerous during the coronavirus crisis: One [analysis](#) found widespread misleading marketing of short-term plans during the pandemic. Reports have already shown that patients covered by these plans have been left with [thousands of dollars in medical bills](#) for seeking treatment for coronavirus symptoms.

A full timeline of the Trump Administration's crusade to sabotage open enrollment is below:

January 2020

- CMS [proposes](#) ending automatic re-enrollment for certain low-income ACA exchange enrollees, meaning that those who pay \$0 in premiums with the help of tax credits would have to actively update their application during open enrollment or risk losing this essential financial assistance.

December 2019

- Reports [surface](#) of website glitches during the final day of open enrollment. This is the second known widespread technical problem during the 2020 open enrollment period, with the first preventing an estimated 100,000 people from signing up. After facing public pressure from lawmakers and patient advocates, CMS [extended](#) the enrollment deadline, however CMS Administrator Seema Verma did not specify how the agency would ensure the extension was communicated to the public.

December 2018

- Sunlight Foundation [investigation](#) finds that Trump Administration removed information about ways to apply for coverage on HealthCare.Gov and is directing people to sign up for coverage through enrollment sites run by for-profit companies.

October 2018

- The Trump Administration issues [guidance](#) that allows federal

subsidies to be used to purchase junk plans that [can deny](#) coverage to people with pre-existing conditions, a move expected to worsen ACA risk pools.

- Trump Administration announces [scheduled maintenance](#) on the open enrollment website, preventing people from signing up for coverage on Sundays from 12:00 AM - 12:00 PM.

September 2018

- Centers for Medicare and Medicaid Services [removes a training guide](#) for Latino outreach from a CMS website just over a month before the beginning of open enrollment. Latinos are at a [disproportionately high risk](#) of being uninsured compared to white non-hispanic Americans.

August 2018

- Trump Administration [finalizes rule](#) for bare-bones short-term plans that are exempt from key consumer protections, such as the requirement that insurance covers prescription drugs, maternity care, and hospitalization.

July 2018

- Trump Administration [slashes](#) funding for non-profit health navigator groups that help people shop for coverage, from \$36 million to \$10 million. CMS encourages groups to use the remaining funds to push people to sign up for junk plans that skirt important consumer protections.

July 2018

- Trump Administration limits access to assistance for consumers who want to enroll in marketplace coverage. This change [removes the requirement](#) that every area has at least two “navigator” groups to provide consumer assistance and that one be local. Now, [just one group](#) could cover entire states or groups of states.

December 2017

- Congressional Republicans pass their [tax scam](#), which doubles as a

sneaky repeal of the Affordable Care Act by kicking 13 million people off of their insurance and raising premiums by double digits for millions more.

October 2017

- The Trump Administration dramatically cuts [in-person assistance](#) to help people sign up for 2018 health coverage.

September 2017

- The Administration [orders](#) the Department of Health and Human Services' regional directors to stop participating in Open Enrollment events. Mississippi Health Advocacy Program Executive Director Roy Mitchell says, "I didn't call it sabotage...But that's what it is."

August 2017

- The Administration cuts the outreach advertising budget for Open Enrollment by [90 percent](#), from \$100 million to just \$10 million - which resulted in as many as [1.1 million](#) fewer people getting covered. Emails obtained by Democracy Forward reveal that the administration chose to cut outreach [despite having been warned](#) that over 100,000 fewer people would enroll in coverage.

July 2017

- The Trump Administration uses funding intended to support health insurance enrollment to launch a [multimedia propaganda campaign](#) against the Affordable Care Act.

April 2017

- The Trump Administration cuts the number of days people could sign up for coverage during open enrollment by half, from [90 days to 45 days](#).

January 2017

- Also on January 20th, the Department of Health and Human Services

begins to [remove information](#) on how to sign up for the Affordable Care Act.

- The Trump Administration pulls funding for [outreach and advertising](#) for the final days of 2017 enrollment. This move is [estimated](#) to have reduced enrollment by nearly 500,000.