

**THE METROHEALTH SYSTEM
REPORT OF THE PRESIDENT AND CEO TO THE
BOARD OF TRUSTEES
REGULAR MEETING OF JULY 27, 2016**

Executive

- Cleveland welcomed 50,000 Republican National Convention visitors, and MetroHealth worked with local, state, and federal partners coordinating and supporting the health care of the city.
- The MetroHealth System was well prepared to support activities and respond to the RNC and placed the health system in alert status and readied the Hospital Command Center for activation in case of an emergency.
- In an effort to keep all of the employees informed and to ensure everyone received accurate information during heightened activity in our region, a SharePoint site was created on the home page of the MIV and on MetroHealth's external website, which served as the employee source for RNC news.
- With Northeast Ohio in the spotlight, the City of Cleveland and health care leaders partnered to bring a message of peace. The public service announcement, from some of our area's youngest residents, can be viewed at <https://vimeo.com/175219028>.
- MetroHealth's new 85 ICU rooms in the Critical Care Pavilion opened to great employee and community celebrations with tours, a ribbon cutting and extensive media coverage. In addition, an advertorial in Crain's Cleveland Business described the patient and family-centric health care the community can expect from MetroHealth as it revitalizes its West 25th Street campus.
- MetroHealth is proud to be recognized as one of the nation's Most Wired Health Systems for the third year in a row. According to a survey, conducted by the American Hospital Association, Most Wired hospitals are using telehealth to fill gaps in care, provide services 24 hours a day, 7 days a week and expand access to medical specialists.
- The MetroHealth System is also the recipient of the annual NorthCoast 99 award for the 13th time. The NorthCoast 99 recognizes organizations for their ability to maintain workplaces that support the attraction, retention and motivation of top performers. MetroHealth received special recognition for our Think Tank Program. The recognition dinner will be held at Landerhaven on September 22, 2016.
- MetroHealth began posting patient ratings and reviews of providers on its website. The data is collected from outpatient surveys conducted by an independent patient satisfaction company. MetroHealth is among approximately 50 hospitals nationwide to make these ratings public and is one of the first [essential hospitals](#) to do so.
- Starting this fall, The MetroHealth System and The Cleveland Metropolitan School District (CMSD) are opening a new high school for students interested in a unique way of learning. The Lincoln-West School of Science and Health, which will be housed at MetroHealth Medical Center, will combine a traditional high school curriculum with hands-on, interactive learning with professionals in a hospital setting. The school is believed to be the first of its kind in the country embedded in a hospital.
- Attached are copies of letters received from Malachi Center and Harvest for Hunger thanking us for services extended to them by MetroHealth staff. Also attached for information purposes is a copy of the Center for Health Affairs July 2016 Policy Snapshot, this month focusing on the Health Exchanges and an open enrollment update.

Chief of Staff

- In efforts to maintain a high level of security for our patients and staff, emergency response calls continue to be addressed within three minutes; response to psychiatric emergencies in less than one minute.
- Human Resources staff facilitated several MetroHealthy and Wellness programs: *Contemplative Meditation & Mindfulness Meditation, Soul Fitness and Compassion Fatigue: The Personal Impact of Caring*.
- Partnered with ESOP to plan financial coaching sessions, which will be offered to all MetroHealth employees.
- Provided services in conjunction with College Now Greater Cleveland, leading to over \$1.7 million in employee savings on student loans YTD. Sixty-four employees met with and consulted with this service, and 27 employees were eligible for loan forgiveness.
- The Arts-in-Medicine Department, in partnership with Cleveland Public Theatre and Councilman Brian Cummins, presented the Road to Hope program. The free community event, attended by over 300 people, was a celebration of hope and social justice and featured music, dance and theater performances.
- The newest Patient-Family Committee is our Access to Care Committee led by Jennifer Fragapane, Senior Director, Access. This committee will focus on improvements and processes regarding the contact center, same-day appointments, new innovations in scheduling and other access issues.
- Volunteer Services published the first issue of *Pathfinder*, a monthly e-newsletter for volunteers. The e-newsletter is one component of a new communication plan for volunteers.
- Eighty-seven high school and college students were recruited and on-boarded for the Summer Student Volunteer Program. The volunteers are assigned to a variety of placements throughout The MetroHealth System.
- In the first half of 2016, we received over 4,500 comments from patients. Positive comments (58%); negative comments (20%); former Healthspan patients' comments were very positive (84%).
- MetroHealth's pharmacy received approval by the Utilization Review Accreditation Commission (URAC) for Mail Service Pharmacy. URAC's high-profile accreditation means that our mail service pharmacy operates at a very high level of standards.
- MetroHealth's pharmacy opened the Cleveland Heights pharmacy in late June and quickly began serving new patients. The Cleveland Heights pharmacy is the first of four new MetroHealth retail pharmacies to open in 2016. Parma and Bedford pharmacies will open in July and Brecksville's pharmacy in September.

System Dyad

- Karim Botros and the Dyad led the further integration of former HealthSpan facilities and providers into The MetroHealth System. The full operational conversion to MH's information systems is underway. The Bedford location is now operating under our Epic system. Patients are now being scheduled directly by our staff as we continue to decrease our reliance on the Temporary Services Agreement with HealthSpan.
- Operational process improvement changes are underway at two of our recent acquisition sites. The changes are designed to improve day-to-day flexibility for local leadership.
- Dan Lewis was the guest speaker at the recent MH-sponsored Brecksville Chamber of Commerce luncheon. He spoke about the history of MH in the community and the services to be offered at the new Brecksville site beginning in August.
- Dr. Boulanger facilitated a city-wide kick-off meeting for the Youth Violence Prevention initiative.

Service Line News

- The Cancer Care Service line is having a great year so far with operating income year-to-date through May at 48.16% above budget.
- Patient access continues to improve. The phone abandonment rate for June was 1.6%, with a year-to-date of 2.05%.
- A Cancer Center Speaker's Bureau was developed to educate providers and the community on cancer-related topics.
- The Family Center Service Line continues to work on improvements through collaborating with the network on staffing ratios and distribution of work within clinics, revamping adult care templates to improve no-show rates and integrating Parma, Cleveland Heights, Bedford and Rocky River into Epic while working with staff for a smooth transition.
- Inpatient Obstetrics, Psychiatry and NICU were above budget for discharges.
- The Heart and Vascular Service Line exceeded budgeted volume in surgical cases by 30 percent, procedural cases by 14 percent, and visits by 10 percent. Patient demand for Heart and Vascular services is at a record high. Providers, nurses and staff are working together to provide access to meet the demand.
- Negotiations with the top candidate for the Neurosciences Chair position continue to move forward.
- In May, the Neuromusculoskeletal Service Line was above budget in operating income (7.3 percent), inpatient discharges and hospital days. In June, OR cases, inpatient discharges and hospital days were above budget.
- The Specialty Care Service Line achieved new record volumes for Gastroenterology in the main campus Endoscopy Suite. The team streamlined scheduling and prioritized key patient groups such as ACO members.
- Parma and Cleveland Heights facilities continued their growth and ramp up with a 26 percent increase in volumes from the prior month (1,026 visits/procedures within the Specialty Care Service Line).
- The Specialty Care Service Line initiated a Diabetes Planning Council. The Council is an interdisciplinary team (includes Specialty Care, Family Care, Nursing, Quality, Informatics and Pharmacy) working on developing an integrated plan to better manage the diabetic population across the system.
- Surgical Services Service Line continues to demonstrate growth in a tight market. The Service Line added access for the ENT Service (expanded clinic times and added clinics), increased call volumes for Eye Surgery and Urology (hired two additional Call Center staff) and onboarded a new plastic surgeon.

Ambulatory Operations

- Ambulatory Operations showed favorable business operating revenue and increased visits.
- The team participated in Brecksville Home Days, providing free health screenings and information on our new Brecksville site to members of the community.
- MetroHealth's correctional health care began a new initiative: medically assisted treatment (MAT) for heroin addicts. Vivitrol injections are given to the inmate prior to leaving the jail and entering a treatment center. There are currently 15 inmates participating in the program in its first month.

Hospital Operations

- OR cases overall were over budget by 5.1 percent or 90 cases.

- The following Hospital Operations services exceeded budget for the month of June: Obstetrics/ Gynecology (1.1 percent), Podiatry (107.1 percent), Oral Surgery (17.6 percent), Urology (20.9 percent), Surgical Oncology (14.3 percent), Dentistry (3.2 percent), Vascular (62.7 percent), Neuromedical (52.8 percent), Orthopedics (10.4 percent), Trauma (7.7 percent) and Ophthalmology (35 percent).
- The following Hospital Operations services exceeded budget in hospital discharges for the month of June: Cancer Care 11C (71.6 percent), Psychiatry 6B (37.9 percent), APN NICU 2A (12.5 percent), APN PICU 4A (12.5 percent), Nursery 2BN/2CN (7.1 percent), Obstetrics 2B/2C (4.9 percent), CICU 3B (4.2 percent), Rehab-Brain Injury R18N (75 percent), Rehab-Spine R16N (31.8 percent), Surgery 5S (17.6 percent) and Trauma 7B/7C (9.7 percent).

Strategy and Business Development

- Strategy and Business Development continues to focus on service line operational improvements while actively recruiting primary care and specialist providers to help meet expansion needs.
- Staff continues to look at possible partnerships through coordination of programs with other health care systems and LTACs, home care and hospice providers.
- The department is beginning a new year for the *Think Tank* with final applications due July 15.

Nursing

- The annual Nurse Satisfaction Survey was completed at the end of June. Our overall participation rate was 72 percent with an overall unit response rate of 78 percent, which is a bit below our goal of 90 percent. Results will be available in the fall.
- We have exceeded our certification goal of 22 percent and have a rate of 23.1 percent, or an increase of 30 RNs.

Campus Transformation

- The Transformation Executive Team continues to work on the development, refinement and cost modeling, prioritizing the new hospital tower construction, the related energy plant and parking garage.
- Patients were successfully transferred into the new ICU rooms; work continues on the new exterior stair, project closeout and elevators. The elevators will be completed in January 2017.
- The Brecksville Health Center project is complete and ready for activation. ODOT continues work on the I-77 interchange and the Rt. 82 road-widening project.
- Renovations to the Ortho Clinic in OPP 3 are complete.
- Construction of the Protective Services expansion and renovation is complete.
- Second phase of the Cancer Care Healing Garden in the OPP is 98 percent complete.

Finance

- The MetroHealth System is currently in the process of upgrading our core Lawson applications to Version 10. This new version will allow us to take advantage of product enhancements, tighter integration between modules and to implement new modules we currently do not have access to. All of that combined will make our Finance, HR and Supply Chain functions more efficient and cost effective.

- Enrollment on Wheels RV participated in 22 events, servicing 140 community members in June. There were 13 events on the West Side and nine on the East Side. We continue to assist Cuyahoga County with enrollment in the Medicaid Redetermination Program. From January-June 2016, 604 services to our community within the RV were rendered, seeing 415 members.
- *My Cost Estimator* has been launched on The MetroHealth System website. It is designed for consumers and patients to review estimates for their out-of-pocket expenses for services, appointments and procedures. *My Cost Estimator* is an additional means to understand personal health coverage benefits and expenses.

Department of Integration and Transformation (DoIT)

- Results Management Office (RMO) worked with Human Resources on a Lean initiative. The project reduced the average number of days posting to just over 1.5 rather than 5 and lead to a projected annual savings of \$22,500 allowing HR to spend the saved effort on other work.
- The DARE team launched a Masters of Public Health program between The MetroHealth System and Baldwin Wallace University. This program will begin in the fall and use a cohort approach to learning with faculty from The MetroHealth System and BW.
- Department of Operations Research and Analysis (DORA) members collaborated with the Office of Patient Experience to engineer a seamless process for the creation and distribution of physician Patient Experience scorecards.

Information Technology (IT)

- Since December 2015, IT has been implementing MetroHealth's IT hardware and software solutions within each legacy HealthSpan building/area. Cleveland Heights Pharmacy went live June 30; Bedford and Parma Pharmacies on July 14. The HealthSpan call center increased its capacity by migrating to our call system's software platform for the Bedford facility on July 11. The Bedford Medical Office and the Parma Same-Day Clinic will migrate to MetroHealth's version of EPIC on July 11 and July 25, respectively.

Legal Office

- Work with the Port Authority and Signet for the closing of the Port Authority Bonds relating to the financing of the Brecksville Project.
- Attention to analysis, evaluation and monitoring of the proposed sunset of off-campus provider-based location site-neutral payments and its application to MetroHealth.
- Negotiation and preparation of collaborative agreement with City of Cleveland and other local hospitals for RNC preparation.
- Continued work on HealthSpan real estate acquisition and other real estate transactions.
- Discussions and evaluation with Captive Manager and advisers in connection with possible additional insurance lines of business through Select Assurance Captive LLC.
- Continued participation in discussions with the county for the system's proposed new Investment Policy.

External Affairs

- MetroHealth is sponsoring a Health and Safety Fair in Cleveland Heights on Saturday, July 30. The MetroHealth Cleveland Heights Medical Offices will be open to the public and feature health screenings and a town hall designed to answer questions from our new patients and community members.
- On July 18, Rep Jim Renacci (R-OH) officially launched Empowering Youth to hundreds of civic officials and RNC visitors from across the country. Dr. Akram Boutros is a founding member of this group, along with Cleveland Mayor Frank Jackson, Umberto Fedelli, Fred Nance of Squire Sanders and WKYC's Russ Mitchell. The goal of this group is to mentor 20 Cleveland young people.
- The continued health and viability of safety net hospitals is an increasing concern and focus of MetroHealth's conversations with state and federal elected officials and trade associations. As funding shrinks, there are fewer dollars to subsidize safety net hospitals' care for the un- and under- insured.
- MetroHealth enjoyed a prominent position downtown for the celebration of the Cavs' historic NBA title. Our congratulatory electronic billboard was posted on Instagram by LeBron James, who had 1.8 million views. Also, our billboard on the parking garage next to the Q was prominent as the parade passed by.
- No marketing dollars were invested in the RNC as our community is entirely local, but we did actively collaborate on communications with the other local hospitals, and city, county, state and federal officials.

Foundation and System Philanthropy

- The McGregor Foundation has granted nearly \$40,000 to MetroHealth to create a model curriculum to engage, empower and educate staff in senior housing settings. The goal is to provide better care for adults by developing workshops on several topics including dementia identification and mood and medication issues in seniors. Dr. James Campbell will lead this effort in collaboration with the Alzheimer's Association and PACE. The two pilot sites will be Deaconess Krafft/Zane/Perry Centers and Jennings Center for Older Adults.
- The Giant Eagle Foundation has contributed \$100,000 in support of the Critical Care Pavilion. The Foundation made its first gift of \$10,000 to MetroHealth in 1999 and since then has contributed over \$400,000 to our mission.
- Mr. and Mrs. Eugene Kresja contributed \$25,000 to support MetroHealth's Department of Pathology. This gift was made in honor of Mr. Kresja's brother, Norman, who worked as a MetroHealth pathology lab technician for many years. Their generous contribution will help enhance our Pathology library and education resources.
- The 18th Annual Gannon Memorial Golf Tournament will be held on Monday, September 12, 2016, at Briarwood Golf Club in Broadview Heights, beginning at 11 a.m. Since 1998, this outing has raised over \$725,000 to support MetroHealth's Level 1 Adult Trauma Center and Comprehensive Burn Care Center. For more information or to participate, please contact Jessica Cartagena at 216-778-7525 or jcartagena@metrohealth.org.

June 16, 2016

2016 CAMPAIGN CO-CHAIRS

Bernie Moreno, *Bernie Moreno Companies*
Joe DiRocco, *Citizens Bank, Ohio*

HONORARY CO-CHAIRS

The Honorable Frank Jackson, *Mayor of Cleveland*
County Executive Armond Budish, *Cuyahoga County*

KITCHEN CABINET

Bruce Akers, *(Retired) City of Pepper Pike*
Jill Akins, *Van Auken Akins Architects*
The Honorable Mayor Richard Bain, *City of Pepper Pike*
Ronald Berkman, Ph.D., *Cleveland State University*
Julie Boland, *Ernst & Young*
Dr. Akram Boutros, *The MetroHealth System*
Joe Calabrese, *Greater Cleveland RTA*
Rick Chiricosta, *Medical Mutual*
James Cicero, *Karpinski Engineering*
Paul Clark, *PNC*
Dr. Toby Cosgrove, *Cleveland Clinic*
John Cymanski, *Heinen's*
Victor DiGeronimo, Jr., *Independence Excavating, Inc.*
Paul Dolan, *Cleveland Indians*
Debbie Donley, *VOCON*
Bill Elliott, *Dollar Bank*
Gregg Eisenberg, *Benesch*
Lesia Evans, *KeyCorp*
Umberto Fedeli, *The Fedeli Group*
Sari Feldman, *Cuyahoga County Public Library*
Paul Hoogenboom, *Tremco Incorporated*
Vincent Hvizda, *Admiral Products, Inc.*
Alex Johnson, Ph.D., *Cuyahoga Community College*
Len Komoroski, *Cleveland Cavaliers*
Howard Lewis, *Family Heritage*
Kenneth Liffman, *McCarthy, Lebit, Crystal & Liffman Co., LPA*
Christopher Mapes, *Lincoln Electric*
Ken Marblestone, *Cascade Partners*
Jeneen Marziani, *Bank of America*
Richard Maxfield, *Cargill Deicing Technology*
Robyn Minter Smyers, *Thompson Hine LLP*
John Morikis, *The Sherwin-Williams Company*
Jim Niehaus, *Frantz Ward LLP*
Lawrence Oscar, *Hahn, Loeser & Parks LLP*
Albert Ratner, *Forest City Enterprises*
Anthony Rego, *Giant Eagle*
Sean Richardson, *FirstMerit Bank*
Chris Ronayne, *University Circle, Inc.*
Carole Sanderson, *Herschman Architects, Inc.*
John Sauerland, *Progressive Insurance*
Michael Solecki, *Jones Day*
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Tom Wienclaw, *Tri Mark SS Kemp & Co*
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Dr. Akram Boutros
The MetroHealth System
2500 MetroHealth Dr
Cleveland, OH, 44109-1998

Dear Dr. Boutros,

Thank you for your leadership and support of the 2016 Harvest for Hunger campaign. We appreciate your dedication as a member of our Kitchen Cabinet, a select group of community leaders who were critical to the campaign's success.


We are thrilled to share with you the results of our 2016 campaign just recently announced at our Harvest for Hunger recognition ceremony. In this 25th anniversary year of Harvest for Hunger, the campaign raised a record-setting **\$4.9 million** and more than **360,000 pounds** of food - these resources will provide **20 million nutritious meals** to those in our community struggling with hunger.

We owe this record-breaking success to the more than 600 organizations that took a stand against hunger this spring. We thank you and the staff of The MetroHealth System for the time, energy and resources dedicated to this year's campaign. In total, 1,686 pounds of food and \$35,534.00 was raised through your incredible employee food & funds drive raffle.

Your support and generosity are extraordinary and greatly appreciated. Together, we have made a tremendous difference for those in our community who are struggling to make ends meet.

We hope that you will join us again next year for the 2017 Harvest for Hunger campaign as we continue to work to ensure that everyone in our communities has the nutritious food they need every day.

Most Sincerely,


Kristin Warzocha
President & CEO


Jo Clemens
Senior Manager of Corporate Relations

Thanks for all you do for us!



Greater Cleveland
Food Bank

Harvest for Hunger is a 21-county food and funds drive coordinated locally by the Greater Cleveland Food Bank.

15500 South Waterloo Road
Cleveland, Ohio 44110
P 216.738.2265 | HarvestforHunger.org

July 8, 2016

Dr. Akram Boutros

MetroHealth Medical Center

2500 MetroHealth Drive

Cleveland, Ohio 44109-1998

Dear Dr. Boutros,

First, I want to congratulate you again for your award received at Landerhaven last Thursday. It was well-deserved!

I also want to tell you that I did not realize that you had been at Metro for such a short period of time. If I had known that when I was interviewed for the video, I could have said so much more about your works in the community.

I was at Malachi Center for seven years. In the last three years, the outreach from Metro has been fantastic. The homeless men and women Malachi Center serves have received so many benefits from MetroHealth. I do believe that changes like those I saw start at the top—and that would be you!

Malachi Center now provides medical services every Friday morning. Not only do the homeless benefit, but you re providing a unique opportunity for those just starting their career to experience working with a population that may well alter their practice for life. That is basically what the students and residents would tell me when I talked with them.

MetroHealth also serves the homeless at Metanoia, which is an agency that operates overnight during the winter months to keep those sleeping on the street from freezing to death!

So you personally have made a great difference on the West Side of Cleveland!

I just had to tell you that it was an honor to help you celebrate your award, and to let you know what I learned about you at the event.

And I still hope to see you at Metro rocking babies someday soon!!

Sincerely,


Anita Branan

440-459-1130

6503 Marsol Rd, 446

Cleveland, OH 44124



There is no disputing the fact that the Affordable Care Act, commonly referred to as the ACA or Obamacare, has had a significant impact on the uninsured rate in Ohio and elsewhere across the country. Estimates suggest that the law has contributed to the number of uninsured Ohioans being almost cut in half.¹

Part of the success Ohio has experienced with driving down the uninsured rate is based on the state expanding Medicaid to nearly all non-elderly adults earning up to 138 percent of the federal poverty level (FPL). Also deserving of credit is the creation of health exchanges, which are a signature component of the ACA. This Policy Snapshot provides an overview of health exchanges and explores how effective they have been at expanding access to health coverage and decreasing the number of uninsured.

 Listen at healthcarepodcast.com.

Overview of Health Exchanges

Health exchanges, also known as health insurance marketplaces, were created under the ACA to help facilitate the purchase of health insurance. These online marketplaces allow individuals and families to shop for and enroll in the health coverage that best suits their needs.

Each state is required to have an exchange, but the way in which each state has chosen to operate its exchange varies. While more than half of all states are part of the Federally-facilitated Marketplace run by the U.S. Department of Health and Human Services, 13 states have chosen to operate a State-based Marketplace in which the state manages all aspects of the exchange, four states are considered to have a Federally-facilitated State-based Marketplace in which the state manages all aspects of the exchange but uses the federal IT platform, and seven states have a State-Partnership Marketplace whereby the state provides in-person consumer assistance functions and the federal government performs all remaining exchange functions.²

Ohio has a Federally-facilitated Marketplace, but is among a handful of states that received approval to "conduct plan management activities to support certification of qualified health plans."³ Of the 38 states that are using the federal Healthcare.gov IT platform in 2016, Ohio is second only to Wisconsin in terms of offering the most insurance carriers on the exchange.⁴

When Can People Sign Up for Coverage on the Exchanges

Regardless of an individual's state of residence, and the type of exchange that the state has chosen to operate, there is an open enrollment period that governs when coverage may be purchased. Open enrollment for coverage purchased through the health exchanges typically runs from roughly November through January of each year (e.g. the most recent open enrollment period from Nov. 1, 2015 to Jan. 31, 2016).

There are some exceptions that allow people to purchase insurance through the Federally-facilitated Marketplace outside of the open enrollment period. For example, individuals and families that have a change in family status, such as the birth of a child or marriage, or the loss of other health coverage, qualify for a special enrollment period 60 days after these life events.⁵

Examining the Most Recent Open Enrollment Period

The third open enrollment period for insurance purchased through the exchanges closed on Jan. 31, 2016. In the Buckeye state, 243,715 individuals signed up for coverage through the exchange during open enrollment in the 2016 enrollment period, an increase from the 234,341 Ohioans who signed up for coverage during the 2015 period.⁶ In Northeast Ohio, 49,061 individuals signed up for coverage during the 2016 open enrollment period in Ashtabula, Cuyahoga, Geauga, Lake, Lorain and Medina counties.

Health Insurance Marketplace Plan Selections by County

2016 Open Enrollment Period: Nov. 1, 2015 — Feb. 1, 2016	
County	Plan Selections
Ashtabula County	2,256
Cuyahoga County	26,939
Gauga County	2,950
Lake County	6,017
Lorain County	6,319
Medina County	4,580

Source: U.S. Department of Health and Human Services. March 11, 2016.
<https://aspe.hhs.gov/basic-report/plan-selections-in-county-health-insurance-marketplace-march-2016>

Cost of Coverage

Cost is often a key consideration when individuals weigh health coverage options. How expensive is coverage purchased through the health exchanges? An analysis by the Dayton Daily News found that average monthly premium costs for Marketplace plans in Ohio have increased by 13 percent for 2016 from an average of \$374 in 2015 to an average of \$422 in 2016, before any subsidies are applied. Subsidies can play a significant role in driving down the cost of coverage purchased through the exchanges. In fact, roughly 85 percent of Ohioans who purchased plans in the marketplace in 2015 were eligible for a subsidy.⁷

While average monthly premium costs have gone up in Ohio, a Kaiser Family Foundation analysis found that the second-lowest cost Silver marketplace plans in Cleveland for a 40-year old, nonsmoker, making \$30,000 per year would average \$234 per month before any tax credits. When compared to other major metropolitan areas in every state and the District of Columbia, Cleveland's average monthly cost for this type of plan is seventh lowest in the country.⁸

6.9%

The percentage of people reporting that they had failed to obtain needed medical care in the past year decreased from 6.9 percent in 2010 to 4.6 percent in 2015.⁹

Evidence suggests that having health coverage, such as that provided through the health exchanges, is helping individuals obtain needed medical care. The percentage of people reporting that they had failed to obtain needed medical care in the past year decreased from 6.9 percent in 2010 to 4.6 percent in 2015.⁹

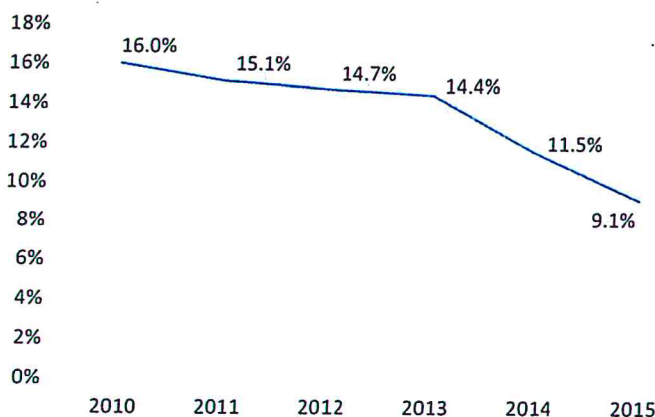
What are the Penalties for not Complying?

The ACA contains a provision that created a tax penalty, effective starting in 2014, designed to encourage people to purchase health insurance. The tax penalty in 2016 for individuals and families that do not have health coverage is \$695 per adult and \$347.50 per child (up to \$2,085 for a family) or 2.5 percent of household income (whichever is higher).

The Uninsured Rate is Decreasing

The year the ACA was signed into law, in 2010, there were 48.6 million uninsured individuals in the U.S. Remarkably, the most recent estimates show that the number of uninsured individuals of all ages dropped by 20 million people to 28.6 million in 2015. These current estimates suggest that more than 90 percent of people, of all ages, across the U.S. had health insurance coverage last year.¹⁰

U.S. Uninsured Rate, All Ages: 2010 to 2015



Source: U.S. Department of Health and Human Services, Centers for Disease Control and Prevention, National Center for Health Statistics. May 2016. <http://www.cdc.gov/nchs/data/nhis/earlyrelease/insur201605.pdf>

More individuals are purchasing health coverage through the exchanges. The percentage of individuals under age 65 who purchased coverage through the Federally-facilitated Marketplace or state-based exchanges rose from 2.5 percent at the end of 2014 to 3.4 percent at the end of 2015.¹¹ States, such as Ohio, that chose to expand their Medicaid programs are witnessing even greater decreases in the percentage of uninsured residents. Ohio's uninsured rate for adults ages 18 to 64 dropped from 16.3 percent in 2013 to 9.3 percent in 2015.¹²

Importance of Navigators

Across the U.S., expert analysis suggests that approximately half of the uninsured population is eligible for subsidized Marketplace coverage or Medicaid coverage. Confusion about eligibility rules, lack of awareness of financial assistance and misperceptions about cost are barriers that need addressed.¹³ Therefore, outreach and education are vital to efforts to ensure individuals sign up for health insurance coverage.

Central to outreach and education efforts are insurance navigators. In their role, insurance navigators focus on helping connect individuals and families with health insurance. Insurance navigators provide individuals and families with impartial information necessary to determine which health insurance option best fits their needs and then help them enroll in their plan of choice. Specifically, insurance navigators are tasked with helping enroll consumers in coverage available through health insurance exchanges as well as determining if they qualify for tax credits, cost sharing reductions, or Medicaid coverage.

Recognizing the important role that insurance navigators play in helping to enroll individuals in health insurance in Northeast Ohio, The Center for Health Affairs has supported the work of the Carmella Rose Health Foundation since 2008. The Carmella Rose Health Foundation provides resources to help people access quality medical care and navigate the healthcare system in Northeast Ohio, both through enrollment in the Ohio Medicaid expansion and community wraparound navigation services. In addition to providing office space, The Center supports the vision and mission of the Carmella Rose Health Foundation.

Conclusion

The Affordable Care Act has helped drive down the uninsured rate, a fact that should be celebrated given the positive health outcomes that can be achieved when people have access to preventive care. While progress has been made, additional outreach and education are necessary to ensure that the millions of individuals who remain uninsured, but who qualify for Medicaid or affordable health coverage through the exchanges, are aware of their options. As the next open enrollment period approaches – from Nov. 1, 2016 through Jan. 31, 2017 – healthcare providers, insurance navigators and other advocates will be continuing to spread the word about the coverage options made available because of the ACA.

Endnotes

- ¹ Townsend, A. "Number of Uninsured Ohioans Nearly Cut in Half; Obamacare; Expanded Medicaid Cited." February 5, 2015. http://www.cleveland.com/health/index.ssf/2015/02/number_of_uninsured_ohioans_nearly_cut_in_half_obamacare_expanded_medicaid_cited.html
- ² Kaiser Family Foundation. "State Health Insurance Marketplace Types, 2016." <http://kff.org/health-reform/state-indicator/state-health-insurance-marketplace-types/>
- ³ Ibid.
- ⁴ Norris, L. "Ohio Health Insurance Exchange / Marketplace." *Healthinsurance.org*. February 11, 2016. <https://www.healthinsurance.org/ohio-state-health-insurance-exchange/>
- ⁵ HealthCare.gov. "Dates and Deadlines for 2016 Health Insurance." <https://www.healthcare.gov/quick-guide/dates-and-deadlines/>
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