

**Partnership for a Healthy Durham
Access to Care Committee**

November 13th, 2025 - 9:00 a.m.-10:00 a.m. Virtual

MINUTES

Facilitators: Edeia Lynch

Access to Care: This committee’s activities include advocating changes that will affect health care coverage for residents across all ages and developing community and agency-based strategies to make measurable improvements in access to care for the uninsured and underinsured residents of Durham.

Attendees: Edia Lynch, Bria Miller, Krista Kicsak, Hollis Smith, Angel Romero Ruiz

Time	Project /Topic/ Goal	Major Discussion Points	Recommendations & Action Steps
9:00 - 9:05	Icebreaker – What’s your thanksgiving food		
9:05 - 9:10	Last Meeting Recap & Note Review		
9:10 - 9:30	Premium policy affordable care updates – Deputy Director Hollis Smith	<p>1. ACA Marketplace Updates and Funding Cuts</p> <p>Overview and Accomplishments</p> <ul style="list-style-type: none"> • Despite recent funding cuts, the consortium maintains over 150 active navigators (staff and volunteers) at 183 locations statewide. • Since 2013, over 7 million North Carolinians contacted, 750,000 direct conversations, and over 100,000 North Carolinians enrolled or reenrolled via Marketplace/healthcare.gov. <p>ACA Marketplace Essentials</p> <ul style="list-style-type: none"> • ACA (also known as Obamacare) created health insurance marketplaces (in NC, via healthcare.gov). • Open Enrollment Period (OEP): November 1, 2025 – January 15, 2026. <ul style="list-style-type: none"> ○ Outside this window, enrollment only via qualifying life events. <p>Financial Assistance (Subsidies)</p> <ul style="list-style-type: none"> • Terminology: Subsidy, premium tax credit (PTC), advanced premium tax credit (APTC), and financial assistance are used interchangeably. • 90% of Marketplace enrollees receive some form of financial assistance. 	

2. Expiration of Enhanced Subsidies

Policy Background

- **Enhanced Subsidies** were introduced during COVID-19 by American Rescue Plan (2021), extended by the Inflation Reduction Act through end of 2025.
- These subsidies reduce or eliminate monthly premiums for many.
- Unless Congress acts, enhanced subsidies will expire December 31, 2025, reverting to the pre-pandemic financial assistance structure.

Differences: Regular vs. Enhanced Subsidies

- **Regular Subsidies:** Higher expected premium contributions (e.g., 4.12% of income at 150% FPL).
- **Enhanced Subsidies:** Lowered or zero expected premium (0% for 150% FPL; substantial annual savings for 300% FPL).
- Loss of enhanced subsidies will disproportionately impact lower-income enrollees, who have become accustomed to zero/very low premiums.

Example Impacts

- 30-year-old, \$25,000/year, Blue Cross Blue Shield: Facing potential \$1,200/year increase.
- **Rate Increases:** Some proposed increases up to 38% for 2025, in anticipation of enrollment drops and "death spiral" risks.

3. Operational Details: Enrollment, Payment, and Tax Implications

How Subsidies Work

- Subsidies are tied to income, benchmark plan cost, and expected premium contribution.
- Payments: Government makes direct payments to insurers; enrollees pay only their out-of-pocket share.

Premium Tax Credit Reconciliation

- At tax time, actual income vs. estimated income is reconciled. Overestimation leads to refunds; underestimation can trigger significant tax repayments.
- Penalty for uninsurance: No longer enforced.

Questions on Policy Changes & Reconciliation

- Hypothetical midyear or retroactive policy changes could be disruptive but are unprecedented.

4. Fraud and Accidental Enrollment Issues

Fraudulent Enrollments

- Increase in fraudulent enrollments by agents/brokers in recent years, targeting low-income and vulnerable groups (especially those simultaneously eligible for Medicaid).

		<ul style="list-style-type: none"> • Fraud: Agents enroll people in \$0 plans for commission, even if ineligible. • Consequences: Dual enrollment (Marketplace/Medicaid) causes surprise tax bills. • Action: Navigators can help investigate and retroactively cancel fraudulent policies. Reports to CMS are ongoing, but stronger proactive federal action is lacking. 	
		<p>5. Additional Policy Changes Affecting Immigrants</p> <ul style="list-style-type: none"> • Starting January 1, 2026: Immigrants meeting all Medicaid eligibility except for immigration status (e.g., not yet past five-year bar) are no longer eligible for Marketplace subsidies. • Result: Elderly immigrants awaiting Medicare eligibility facing premiums exceeding \$2,000 per month, posing severe access issues. 	
		<p>6. Community Navigation and Support</p> <ul style="list-style-type: none"> • Points of Contact: Sierra (Durham office, Legal Aid of North Carolina) and other regional navigators are available via the Get Covered Connector scheduling tool. • Availability for complex cases and ongoing support for application, troubleshooting, and appeals. 	
<p>9:30 - 9:45</p>	<p>Review: COVID -19 one pager review</p>	<p>Vaccine Availability and Community Resource Sharing COVID-19 Vaccine One-Pager</p> <ul style="list-style-type: none"> • Discussion and edits of a community-focused resource flyer for vaccine access, eligibility, cost, and locations. • Feedback addressed: <ul style="list-style-type: none"> ○ Clarity around vaccine timing (latest version available since September 2025). ○ Differentiating “strong protection” vs. “perfect protection.” ○ Use of accessible language for “variants”/“strains.” ○ Emphasizing protecting family members. ○ Noting availability of non-mRNA (Novavax – called Nuvaxovid)) option. ○ Plans for Spanish and further language translations. ○ Target release before Thanksgiving or, if not feasible, December. 	<p>Resource Flyer: Finalize, edit, and distribute the vaccine one-pager in English (target: November/December), followed by Spanish and potentially other languages.</p>
<p>9:45 - 9:55</p>	<p>Listening Session questions</p>	<p>Did not cover this topic in meeting.</p>	

<p>9:55 - 10:00</p>	<p>Announcements & Adjourn</p>	<p>Resource Compilation and Sharing</p> <ul style="list-style-type: none"> • Multiple organizations compiling, updating, and sharing local and statewide food resource directories (flyers/websites in English & Spanish). • MC Local: Statewide directory; Durham-specific listing by N Tucker Durham. <p>Upcoming Event</p> <ul style="list-style-type: none"> • Physical Activity Nutrition and Food Access Committee (PANFA) & Durham County Food Security Network: <ul style="list-style-type: none"> ○ In-person meeting at Re City, downtown Durham ○ Date: Wednesday, December 10, 9:30–11:00 AM ○ RSVP link provided; food and networking offered. ○ Aimed at cross-sector collaboration and mutual support. 	<p>Next Meeting Consideration:</p> <p>Gauge interest in December follow-up session (proposed: December 18), especially if policy landscape shifts.</p>
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Next meeting: Monday, December 12th, 2025, at 8:30 am via Zoom.