

Health Care Affordability Successes

As individuals and advocates across the country call for more affordable health care, Community Catalyst and partners in five states – California, Colorado, Massachusetts, Pennsylvania and Washington – have advanced agendas and issue campaigns that both promote Marketplace affordability policies and build power within communities, especially those that have been systematically excluded.

In the last year, Community Catalyst and partners worked to center community and build power to shift the narrative and impact the health care affordability policy conversation.

States have passed innovative and equitable policies that make coverage more affordable.

State	Policy Achievement
Washington	The state-based Marketplace had its most successful Open Enrollment ever with a significant increase in the number of Washingtonians receiving lower-cost coverage. The latest enrollment numbers shows 200,000 people (over 70% of all enrollees) now enrolled in a Cascade Care plan with standardized cost-sharing. These standardized plans have deductibles that are often \$1,000 lower than non-standard plans and enrollees get two primary care visits and two behavioral health visits with a \$1 copay. Enrollment in these plans is up from only 33% of enrollees in 2022.
Pennsylvania	Years of engagement led to a successful legislative push in 2024 to establish a Marketplace affordability plan to support both enrollment and buying up to a higher level of coverage with lower out-of-pocket costs. This legislation will allow the State-based Marketplace, Pennie, to create the state subsidy which would effectively lower premiums and offer plans with lower cost sharing.
Massachusetts	Advocates celebrated expanded affordability assistance via a pilot expansion of their ConnectorCare program. 46,000 people enrolled in the expansion coverage during just the initial open enrollment period.
Colorado	There were over 11,000 enrollments into OmniSalud plans – which provide high-value, \$0 premium coverage for undocumented Coloradans through their state-based Marketplace – in the first 36 hours of open enrollment.
California	Covered California implemented the first year of additional affordability assistance for the marketplace, which reduced cost sharing and zeroed out deductibles for over 650,000 people living under 250% of poverty.

Work on affordability does not end with legislative wins. Community Catalyst and our partners actively work on a variety of strategies to ensure robust implementation and participation in programs, so that people will actually see smaller health care bills.

Strong implementation has been achieved through public education campaigns, public comments, and agency advocacy.

State	Organizing/Implementation Win
Massachusetts	The ConnectorCare expansion pilot program was officially signed into law by the governor in August 2023. Immediately after passage, our state partners worked closely with the Health Connector and community

	groups to spread the word about the expansion, holding information sessions with interested groups, and incorporating messaging on the expansion into the broader Medicaid redetermination campaign.
Colorado	The success of—and enrollment in—the Colorado Option is the result of significant outreach, education, and marketing efforts to raise awareness of the Colorado Option plans and benefits, as well as deep educational efforts to inform immigrant communities about the OmniSalud program that provides subsidized access to Colorado Option plans for Coloradans regardless of their documentation status. Our partners also successfully advocated for Connect for Health Colorado to provide more information to clarify some of the data requests from OmniSalud that were generating fear in immigrant communities about the program.
Pennsylvania	The Pennsylvania Health Access Network created a survey to measure consumer’s current opinions about health care affordability and identify specific need for additional assistance to further lower out-of-pocket costs. This, paired with ongoing targeted focus groups, allows us to prepare detailed examples of the direct impacts of costs on consumers.
California	CPEHN operates the Having Our Say coalition, a statewide coalition of 30 racially/ethnically diverse CBOs who work with low-income communities of color who often experience disparate health outcomes. Through monthly meetings, Health Access and CPEHN share policy information while learning directly from them about what’s happening on the ground.

While significant progress has been made, the road ahead is long to create a health system that responds to community needs. Other states should take up these affordability fixes, but state budgets are a challenge and identifying revenue sources is becoming key, particularly with the possibility of federal subsidies not being renewed. Intrastate politics and political jockeying impact progress.

As we look ahead to future improvements, state advocates and Community Catalyst laid out a vision for realizing and making permanent changes to improve affordability. As other states consider options for advancing affordability in the Marketplace, learning from the experiences of others is a good place to start.