American Hospital Association

Webinar with Enroll America

Enrollment 2.0: Strategies on Coverage, Outreach, and Enrollment

October 9, 2014
Enrollment 2.0: Strategies on Coverage, Outreach, and Enrollment

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I. Enrollment Landscape
II. Talking to Consumers in OE2
III. Consumer Tools
IV. How Hospitals Can Engage
V. Discussion and Q&A
I. ENROLLMENT LANDSCAPE
What’s Staying the Same

• Financial help
• Populations that are likely to be uninsured
• The importance of in-person assistance
• The core message about the value of coverage
• Technology bumps
• Enroll America will continue to serve as a resource

What’s Changing

• Shorter open enrollment period
• Renewals!
• Fine increasing
• Some states expanding Medicaid for the first time
• Who the in-person assisters are in your community
• Training for assisters
• Funding
• Tax Time
Partnerships Remain Crucial

There are fewer uninsured individuals to connect to coverage, but the work remains more important than ever, and may be more challenging…
2014 Enrollment

16 Million
2014 + 2015 Enrollment

16 Million in year 1
8 Million in year 2
## Important Dates

<table>
<thead>
<tr>
<th>OE2</th>
<th>3 months: Nov. 15, 2014 to Feb. 15, 2015</th>
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<tbody>
<tr>
<td>Medicaid &amp; CHIP</td>
<td>Year-Round Enrollment</td>
</tr>
<tr>
<td>Special Enrollment Periods</td>
<td>After qualifying life event (year-round)</td>
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<tr>
<td>Tax Filing</td>
<td>Jan. 31, 2015 to April 15, 2015</td>
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## Coverage Effective Dates

<table>
<thead>
<tr>
<th>Enroll by…</th>
<th>For coverage beginning..</th>
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<tbody>
<tr>
<td>December 15, 2014</td>
<td>January 1, 2015</td>
</tr>
<tr>
<td>January 15, 2015</td>
<td>February 1, 2015</td>
</tr>
<tr>
<td>February 15, 2015</td>
<td>March 1, 2015</td>
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Get Covered.
Stay Covered.
Marketplace Renewal Process

Consumer Changes
- Income
- Family Size
- Health care needs

Plan Changes
- Premiums
- Provider network
- Cost sharing
- Cost relative to other plans

Need for Consumer to Take Action
- Know your costs, financial help, plan details
- Choose the right plan for health needs and budget
Marketplace Renewal Process

Consumer updates information → Consumer keeps plan or shops for a new plan → Consumer stays covered
Marketplace Renewal Notices

Current marketplace enrollees will receive at least three notices between now and November 15:

• Two from their health insurance company; one from the marketplace

• All notices will contain different info—consumers will need your help!
Now…Medicaid Renewals

If Medicaid agency **has enough information**, consumer renewed automatically

If Medicaid agency **does NOT have enough information**

- Consumer is notified and must take action
- Medicaid is renewed or consumer is referred to marketplace/CHIP
The Fine Is Going Up

<table>
<thead>
<tr>
<th>Year</th>
<th>Fine for consumers without coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014</td>
<td>$95 or 1% of annual income, whichever is greater</td>
</tr>
<tr>
<td>2015</td>
<td>$325 or 2% of income, whichever is greater.</td>
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Remember, some consumers are exempt from the fine.
Health Insurance Literacy

- Financial Literacy (multiple measures)
- Health Insurance Literacy (measure under development)
- Health Literacy (multiple measures)

Visit our Health Insurance Literacy Resource Hub: http://www.enrollamerica.org/hil/
II. TALKING TO CONSUMERS IN OE2
The Remaining Uninsured

- Most feel they can’t afford insurance
- Not hearing positive things about ACA
- Even more skeptical
- Don’t have room in their budgets
- Shopped last time but felt the costs weren’t worth it
- Discouraged by difficulty of the process
The Newly Enrolled

- Have mixed feelings about their plans, but thankful they have insurance
- Interested in shopping around
- Not yet thinking about renewing
- Need to know about changing financial help
## Messaging in OE1 vs. OE2

<table>
<thead>
<tr>
<th>What’s Staying the Same</th>
<th>What’s Changing</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Leading with financial help</td>
<td>• Get more specific with financial help, tell a story</td>
</tr>
<tr>
<td>• Promoting help with the process</td>
<td>• Emphasizing in-person help</td>
</tr>
<tr>
<td>• Get Covered.</td>
<td>• Stay Covered.</td>
</tr>
<tr>
<td>• Leading with security, peace of mind</td>
<td>• Giving details of the fine to “close the deal”</td>
</tr>
<tr>
<td>• “Just the facts”</td>
<td>• More local details of the facts</td>
</tr>
<tr>
<td>• “New” way to shop for health insurance</td>
<td>• “New” plans may be available</td>
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Communicator’s Guide 2.0

Get Covered. Stay Covered.

- Describe How, When, Where to Sign Up
- Explain the Costs of Going Uninsured
- Take Action: You can do this!
- Financial Help is Real (’% in your State’)
- Address Misconceptions & Affordability
III. CONSUMER TOOLS
Financial Help Tools

- Embeddable, co-branded calculator to help consumers understand what subsidies they might qualify for, a range of costs for insurance plans to expect in the marketplace, and where to go to start the enrollment process.

- Additional features that could be coming: estimating the fine uninsured consumers could face and QHP shopping comparison tools
Local Assistance Help

- Embeddable, co-branded assister locator tool

We need the help of our partners to ensure this list is as comprehensive as possible.
Our newest tool:

The Get Covered Connector

- Partners can contract with Enroll America to list their assistance locations and available appointments for consumers to search through and schedule appointments online.
- Allows partners to manage all of their schedules in one place, including reporting on outcomes of all appointments.
Interested in the Connector?

• We’re building coalitions at the state level and working with regional and national partners
• Cost:
  • For-profit pricing: $20,000 for 250 logins, $10,00 for additional batches of 250 logins
  • Non-profit pricing: $10,000 for 250 logins, $5,000 for additional batches of 250 logins
• Lead partners manage distribution of logins to their partner network
• Enroll America provides initial training and ongoing technical support

Email connector@enrollamerica.org to learn more.
IV. WHAT CAN HOSPITALS DO?
What Can Hospitals Do?

- Train staff on messages
- Become Certified Application Counselor Organization
- Make presumptive eligibility determinations
- Partner with stakeholders in the community
What Can Hospitals Do?

Individual Hospital Partnerships: San Antonio

• OE1: Jointly conducted enrollment events, volunteer trainings at the hospital, and press events
• In concert with the EnrollSA Coalition, we collaborated on two LARGE events:
  • 2/8/14 – Enroll SA/Univision Enrollment Drive with 853 families (~1400 individuals) in attendance
  • 3/31/14 – Alamo Dome Enrollment Drive about 1,400 families in attendance
What Can Hospitals Do?

Individual Hospital Partnerships: San Antonio

- OE2: Challenged every employee to find one uninsured person in their life and bring back a completed commit card through our program
  - Baby sitter, the person who cuts their hair, a cousin, uncle or other family member
- Funding the use of the Get Covered Connector for the San Antonio coalition
  - Shared creation of in-person assistance appointments and distributed scheduling by coalition partners of uninsured
What Can Hospitals Do?

Health System Partnerships: Florida and Michigan

• In South Florida:
  • 8 enrollment events or health fairs with a hospital system
  • 400 people attended and provided with 1:1 assistance with trained consumer assisters
  • More than three out of four of those who attended completed a marketplace application
  • Nearly 200 of those who attended enrolled in a marketplace plan

• In Detroit, Michigan:
  • Health center served as a leader and increased capacity and efforts of Mayor Duggan’s “Detroit ACA Enrollment” task force
  • Recruited for and staffed 4 major, large scale enrollment events
  • Hundreds turned out, met with in-person assisters and enrolled
  • Led effort to schedule area hospital presidents to speak along side Enroll America during a teleconference, and in Detroit area radio.
What Can Hospitals Do?

Indiana Hospital Created Work Plan Early:

- In-reach (calls, financial officers, signage, buttons)
- Hotline #
- Marketing campaign
What Can Hospitals Do?

Other examples:

1. Indiana Hospital Association played an important convening role in an effort to convene state-wide stakeholders.

2. Hospital Associations used key messaging materials to create consumer and staff facing materials on enrollment in the Affordable Care Act.

3. Working with the state to implement Hospital Presumptive Eligibility.

4. Serve as messengers and validators in the community – “White Coat” surrogates

5. Funding local efforts
How Can Enroll America Help?

- Access tools and resources from our Best Practices Institute:
  - Hospital Presumptive Eligibility Toolkit
  - Certified Application Counselor Organization Toolkit
  - Health Insurance Literacy Resource Hub
- Join our Get Covered Communicators Program
- Partner with us to host local enrollment events
- Get Covered Connector
V. DISCUSSION AND Q&A

Contact us:
afete@enrollamerica.org
jsullivan@enrollamerica.org
#Ready4OE2 Webinar and Blog Series During October!

Subscribe to Enroll America’s newsletter for updates:
http://www.enrollamerica.org/
Get Enrolled!

Hospitals helping communities enroll in health care coverage.

Health care coverage is an essential component of achieving the AHA’s vision of healthy communities, where all individuals reach their highest potential for health. The Patient Protection and Affordable Care Act (ACA) holds the promise of extending coverage to more than 25 million uninsured Americans through a combination of public programs and private-sector health insurance expansions.

Beginning Oct. 1, the federal and state governments will launch a six-month open enrollment period to offer affordable health care insurance to eligible individuals through the health insurance Marketplaces, implementing the ACA coverage provisions. Coverage takes effect Jan. 1, 2014.

But people won’t enroll if they don’t know about the new coverage options. That’s why it’s critical for all community stakeholders, including hospitals, to help make the enrollment process easy, accessible and widely available.

Below you’ll find resources to help you navigate the ACA’s insurance Marketplaces and Medicaid and Children’s Health Insurance programs. Plan to participate in a Sept. 15 webinar designed to help hospital leaders and their community partners as they prepare for the approaching open enrollment period. This free webinar begins at 2:30 p.m. ET. Click here to register for a reminder email.

AHA RESOURCES

- Special Bulletin - Medicaid Presumptive Eligibility Hospital Toolkit Available
- AHA Member Advisory - Helping People Get Insurance Coverage: Options for Hospitals
- Special Bulletin - CMS Rule on ACA provisions Related to Eligibility and Enrollment for Medicaid and CHIP: Presumptive Eligibility and Coordination with the Insurance Marketplaces

NATIONAL RESOURCES

- The Center for Consumer Information: Insurance Oversight - In-Person Assistance in the Health Insurance Marketplace
- Cut the Cost of Health Insurance - Consumers Union State by State Information on New Health Premium Tax Credits
- New Chart - State Approaches to Consumer Assistance Training

STATE RESOURCES

Click on the map to view state-specific health coverage resources, such as insurance commissioner, Medicaid and CHIP enrollment, Marketplaces and resources from your state hospital association.

American Hospital Association