



# Affordable Care Act: Outreach, Education and Enrollment

Deepti A. Loharikar  
Health Policy Analyst  
Department of Health and Human Services  
Health Resources and Services Administration

# What is the Affordable Care Act (ACA)?

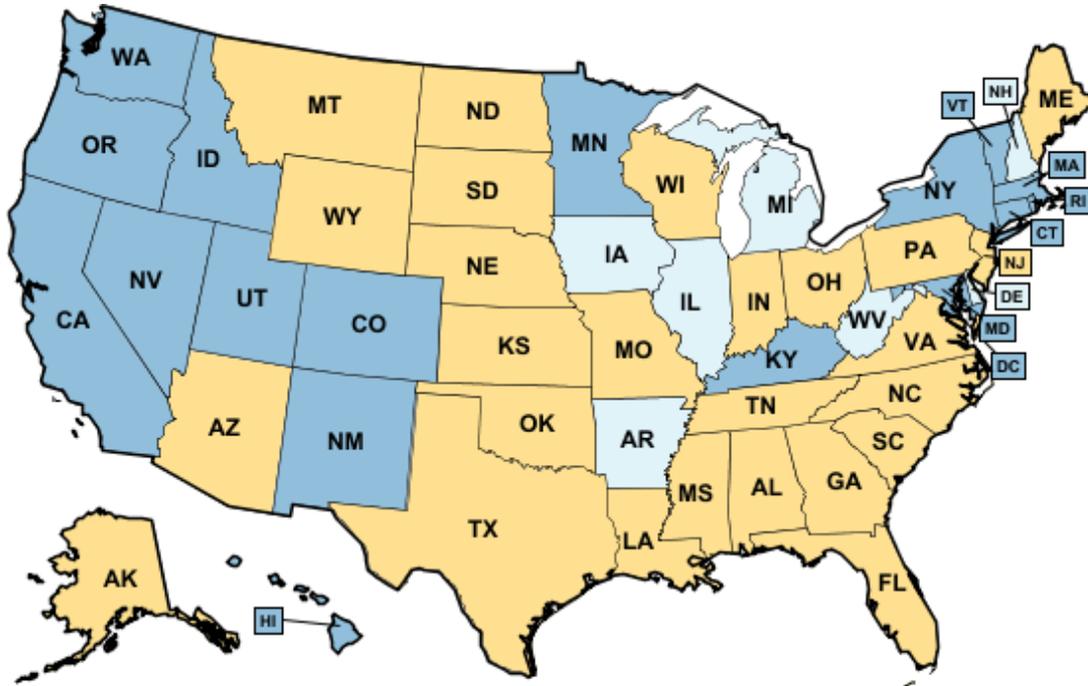
- Signed into law on March 23, 2010
- Goal is to provide affordable healthcare to Americans



# Marketplaces

- One in each State
- Two types of consumers
  - Individuals and Families
  - Small Businesses
- Three types of Marketplaces
  - Federally Facilitated
  - State Partnership
  - State Based





# What is my state doing?

- Default to Federal Exchange
- Declared State-based Exchange
- Planning for Partnership Exchange

State Decisions For Creating Health Insurance Exchanges, as of April 1, 2013: Exchange Decision



# What does the ACA mean for rural residents?

- Consumers who purchased their own insurance can now easily compare and purchase high quality plans.
- Focus on improvement in quality of care.



- More transparency from insurance companies.
- No more discrimination when issuing policies.
- Limits on out-of-pocket costs
- Subsidies or tax credits for low-income consumers.  
(<http://kff.org/interactive/subsidy-calculator/>)
- Insurers cannot cancel coverage if you get sick.



# Small Business Health Options Plans (SHOPs)

- In 2014, small businesses with generally fewer than 100 employees can purchase through SHOPs.
- SHOPs will offer Qualified Health Plans (QHPs) for small businesses.



## Through a SHOP, small employers can:

- Offer meaningful choice of QHPs
- Decide which QHP to offer employees
- Decide how much to contribute towards premium costs
- Collect employee share of premiums through payroll deduction
- Get one monthly bill and make one monthly payment
- Take advantage of potential tax credits



# And what about providers?

- Consumers written off as charity care will now have insurance.
- Reduced paperwork will decrease cost of care.
- Consumer protections hold insurance companies accountable for treating patients and providers fairly.
- Stronger Medicare program with added benefits.
- New investment in preventive care and public health.

# What can providers do now?

## Step 1

- How many uninsured individuals are in your area?
- What kind of Marketplace does your state have?

## Step 2

- Ask Insurance Commissioners/Marketplace which Qualified Health Plans (QHP) are participating.

## Step 3

- Begin negotiating contracts with QHPs.
- Educate QHPs about your role in rural communities.
- Inform QHPs if you are an Essential Community Provider.

## Step 4

- Talk to your patients about their eligibility and enrollment options.
- Refer patients to [Healthcare.gov](https://www.healthcare.gov).
- Refer patients to Consumer Assistance Programs in your state.



# Understanding What is Available in your State

- Navigators
- Non-Navigator Assisters
- Certified Application Counselors
- Agents and Brokers

# Consumer Assistance in Marketplaces

**Which assistance is available in the different types of marketplaces?**

	<b>Navigators</b>	<b>In-person assistance personnel</b>	<b>Certified application counselor</b>	<b>Agents and Brokers</b>
<b>State-based Marketplace</b>	Yes	Optional for states	Yes	Optional for states
<b>State Partnership Marketplace</b>	Yes	Yes	Yes	Yes, if a state permits it
<b>Federally-facilitated Marketplace</b>	Yes	No	Yes	Yes, if a state permits it

# How are these roles funded?

	Navigators	Non-Navigator assistance personnel	Certified application counselors	Agents and Brokers
State-based Marketplace	State-based grant program	State-based grants or contracts, which can be funded by Exchange Establishment grants	Certified application counselors will not receive new federal grant money through the Marketplace. Federal funding through other grant programs or Medicaid may be available.	Agents and brokers can be compensated by insurance companies or consumers, consistent with state law.
State Partnership Marketplace	Federal grant applications are being reviewed and awards will be announced in late summer 2013	State-based grants or contracts, which can be funded in states with consumer partnerships by Exchange Establishment grants	Some examples of possible application counselors include staff at community health centers, hospitals, other health care providers, or social service agencies.	
Federally-facilitated Marketplace	Federal grant applications are being reviewed and awards will be announced in late summer 2013	Not applicable		



# What Training and Certification Is Required?

	Navigators	Non-Navigator assistance personnel	Certified application counselors	Agents and Brokers
State-based Marketplace	State training and certification (state may choose to use federal training)	State training and certification (state may choose to use federal training)	State training and certification (state may choose to use federal training)	State training and certification (state may choose to use federal training)
State Partnership Marketplace	Federal training and certification, which may be supplemented by the state	Federal training and certification, which may be supplemented by the state	Federal training and federal designation of organizations, which may be supplemented by the state	Federal training and registration
Federally-facilitated Marketplace	Federal training and certification	Not applicable	Federal training and federal designation of organizations	Federal training and registration

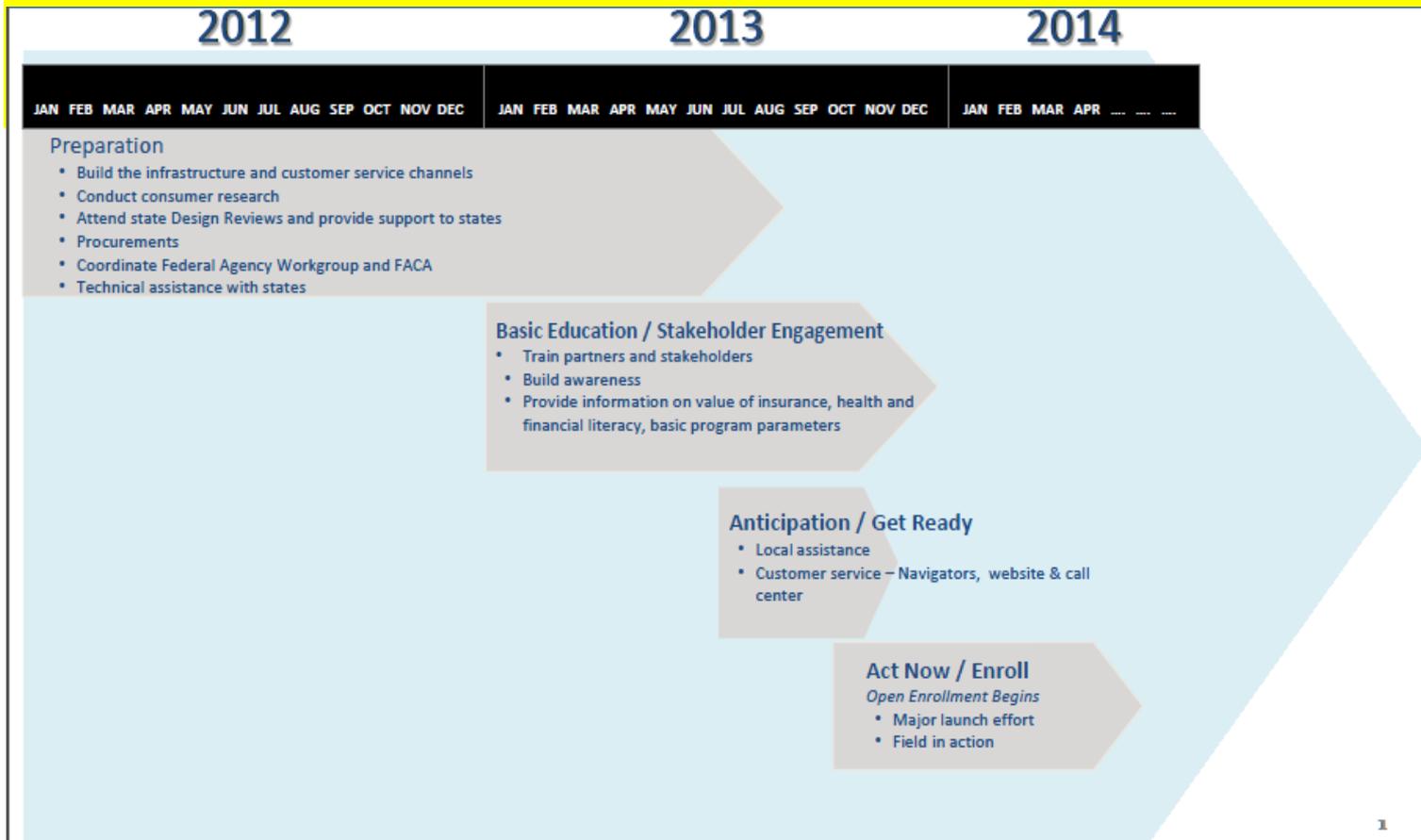


# How does someone sign up for the marketplaces?

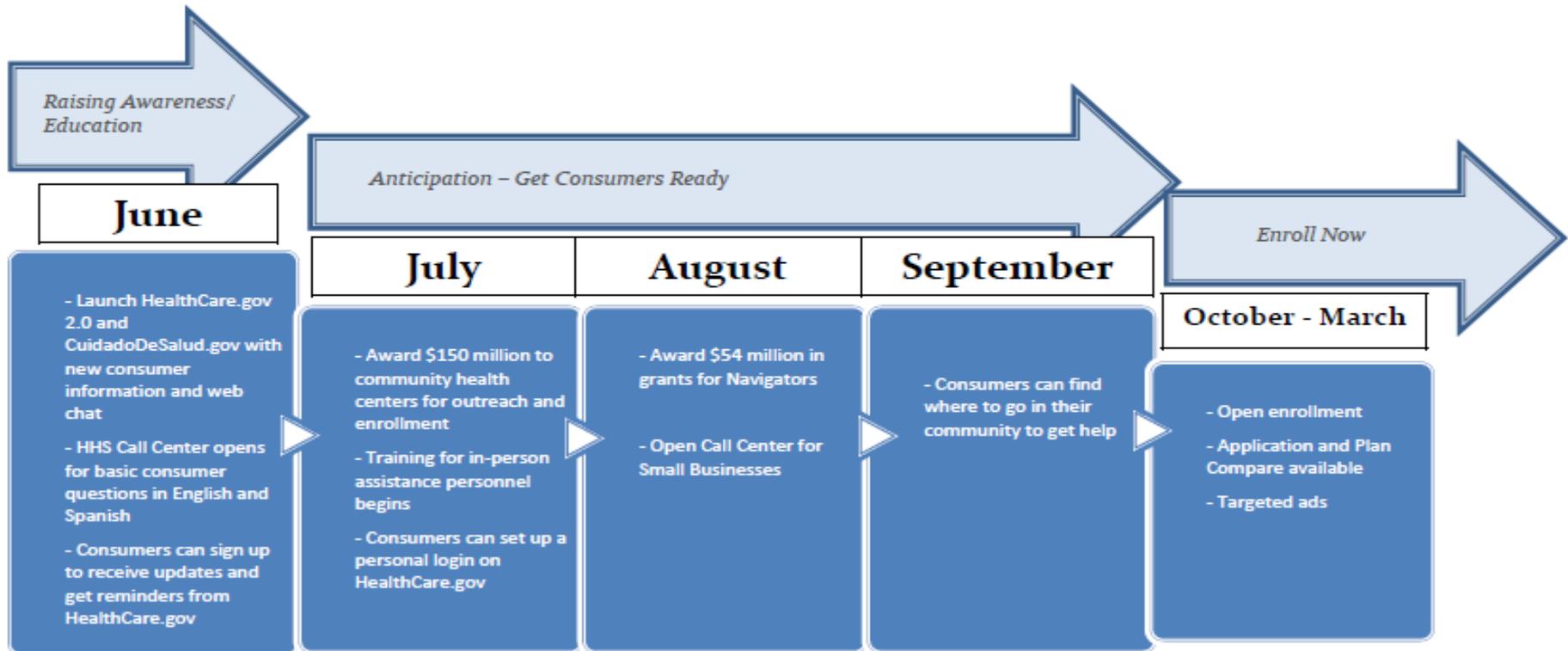
- Online ([www.healthcare.gov](http://www.healthcare.gov))
- Paper application
- By phone
- In-person

# Consumer Outreach Timeline

## Outreach, Education and Enrollment (OE&E)



# On Target for Opening the Health Insurance Marketplace



**Ongoing outreach: Digital Media, Public Events, Engaging Partners**



# Updates

- Navigator Grant Awards
- Certified Application Counselors
- Enrollment opens October 1, 2013!



# What can you do?

- Locate the uninsured populations in your area
- Reach out to the QHP in your area
- Apply to be a Certified Application Counselor



# Office of Rural Health Policy Efforts:

- Workgroups.
- Stakeholder engagement and partnerships.
- Weekly Thursday 3-4 p.m. office hours for updates and Q&A starting July 11, 2013.
- [ORHP-ACAQuestions@hrsa.gov](mailto:ORHP-ACAQuestions@hrsa.gov) email address for questions.
- Supplemental grants for grantees.



## Ideas for Rural OE&E:

- Town halls
- Farmers Markets
- Church Meetings
- State fairs
- HRSA regional offices
- Brochures
- Use local news media

# Questions?





# Contact Information

Deepti A. Loharikar  
Health Policy Analyst  
301.443.1324

[dloharikar@hrsa.gov](mailto:dloharikar@hrsa.gov)

[ORHP-ACAQuestions@hrsa.gov](mailto:ORHP-ACAQuestions@hrsa.gov)

[www.hrsa.gov](http://www.hrsa.gov)

[www.healthcare.gov](http://www.healthcare.gov)