Affordable Care Act: Outreach, Education and Enrollment

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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?
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.
- 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?

<table>
<thead>
<tr>
<th></th>
<th>Navigators</th>
<th>In-person assistance personnel</th>
<th>Certified application counselor</th>
<th>Agents and Brokers</th>
</tr>
</thead>
<tbody>
<tr>
<td>State-based Marketplaces</td>
<td>Yes</td>
<td>Optional for states</td>
<td>Yes</td>
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</tr>
<tr>
<td>State Partnership Marketplace</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes, if a state permits it</td>
</tr>
<tr>
<td>Federally-facilitated Marketplaces</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
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</table>
## How are these roles funded?

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

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<td><strong>State Partnership Marketplace</strong></td>
<td>Federal training and certification, which may be supplemented by the state</td>
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<td>Federal training and federal designation of organizations, which may be supplemented by the state</td>
<td>Federal training and registration</td>
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*Note: The information above is a representation of the data provided in the image.*
How does someone sign up for the marketplaces?

- Online (www.healthcare.gov)
- Paper application
- By phone
- In-person
Outreach, Education and Enrollment (OE&E)

Consumer Outreach Timeline

### Preparation
- Build the infrastructure and customer service channels
- Conduct consumer research
- Attend state Design Reviews and provide support to states
- Procurements
- Coordinate Federal Agency Workgroup and FACA
- Technical assistance with states

### Basic Education / Stakeholder Engagement
- Train partners and stakeholders
- Build awareness
- Provide information on value of insurance, health and financial literacy, basic program parameters

### Anticipation / Get Ready
- Local assistance
- Customer service — Navigators, website & call center

### Act Now / Enroll
- Open Enrollment Begins
- Major launch effort
- Field in action
On Target for Opening the Health Insurance Marketplace

Raising Awareness/Education

June
- Launch HealthCare.gov 2.0 and CuidadoDeSalud.gov with new consumer information and web chat
- HHS Call Center opens for basic consumer questions in English and Spanish
- Consumers can sign up to receive updates and get reminders from HealthCare.gov

Anticipation – Get Consumers Ready

July
- Award $150 million to community health centers for outreach and enrollment
- Training for in-person assistance personnel begins
- Consumers can set up a personal login on HealthCare.gov

August
- Award $54 million in grants for Navigators
- Open Call Center for Small Businesses

September
- Consumers can find where to go in their community to get help

October - March
- Open enrollment
- Application and Plan Compare available
- Targeted ads

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 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

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