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><strong>State-based Marketplace</strong></td>
<td>Yes</td>
<td>Optional for states</td>
<td>Yes</td>
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</tr>
<tr>
<td><strong>State Partnership Marketplace</strong></td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes, if a state permits it</td>
</tr>
<tr>
<td><strong>Federally-facilitated Marketplace</strong></td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>Yes, if a state permits it</td>
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How are these roles funded?

<table>
<thead>
<tr>
<th>Role</th>
<th>Navigators</th>
<th>Non-Navigator assistance personnel</th>
<th>Certified application counselors</th>
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</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>
<td>-</td>
</tr>
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</table>
## What Training and Certification Is Required?

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<td>State training and certification (state may choose to use federal training)</td>
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<tr>
<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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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

<table>
<thead>
<tr>
<th>Preparation</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Build the infrastructure and customer service channels</td>
<td>JAN</td>
<td>FEB</td>
<td>MAR</td>
</tr>
<tr>
<td>Conduct consumer research</td>
<td>JAN</td>
<td>FEB</td>
<td>MAR</td>
</tr>
<tr>
<td>Attend state Design Reviews and provide support to states</td>
<td>JAN</td>
<td>FEB</td>
<td>MAR</td>
</tr>
<tr>
<td>Procurements</td>
<td>JAN</td>
<td>FEB</td>
<td>MAR</td>
</tr>
<tr>
<td>Coordinate Federal Agency Workgroup and FACA</td>
<td>JAN</td>
<td>FEB</td>
<td>MAR</td>
</tr>
<tr>
<td>Technical assistance with states</td>
<td>JAN</td>
<td>FEB</td>
<td>MAR</td>
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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!
ORHP Efforts:

• Webinar Series

• Weekly Thursday 3-4 p.m. office hours for updates and Q&A starting July 11, 2013

• Questions are always welcome to the ORHP-ACAQuestions@hrsa.gov email address

• Partnering with rural stakeholders to brainstorm ideas
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
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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