

Enrolling Consumers in Health Coverage

5 days left until open enrollment!

The Importance of Assisters

- Assisters increase the probability that a person will successfully enroll, and consumers value in-person help
- Enroll America found African Americans and Latinos to be 43 percent more likely to seek in-person help
- Moving forward in OE2, it is critical that there are enough trained assisters



2X

Consumers are about twice as likely to successfully enroll having in-person assistance as those who attempted online without help.

Who Can Enroll Hoosiers?

Indiana Navigators

Certified through the Indiana Department of Insurance to assist with Medicaid and Marketplace applications. All Indiana Navigators are assigned a six-digit certification number.

Certified Application Counselors

Certified through CMS to assist with Marketplace applications, exemptions, and appeals. Health centers receiving HRSA funding are required to become CACs.

Federal Navigators

Certified and funded by the federal government. The following Indiana organizations serve as Federal Navigators:

Agents and Brokers

Licensed through the Indiana Department of Insurance to provide assistance with health coverage enrollment.

Important Dates

November 15, 2014
Open Enrollment begins

Consumers must select a plan by **December 15, 2014**
for January 1, 2015 start date

December 31, 2014
Coverage ends for 2014 Marketplace plans

January 1, 2015
2015 plans can begin

February 15, 2015
Open Enrollment ends

Key Messages for Enrollment



Informing consumers that financial assistance is available is the most motivating factor for enrollment!



The belief that health coverage is unaffordable is the greatest barrier.

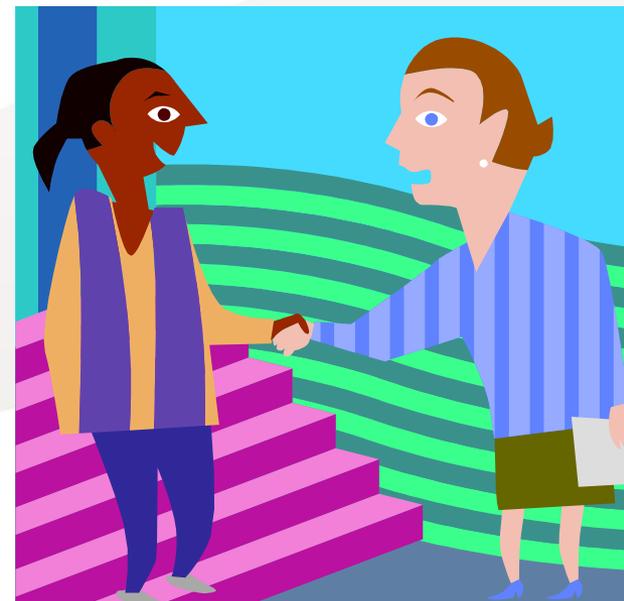
Other key messages:

- Information about the penalty for not having coverage and highlighting certain deadlines
- Insurers cannot deny coverage based on preexisting conditions
- All health plans on the Marketplace offer essential health benefits like prescriptions, hospitalizations, and maternity care

Initial Enrollment Appointment Steps

Before beginning any type of health coverage application, you should do the following things with each consumer:

1. Explain your role as an Indiana Navigator (post certificate and/or assister numbers)
2. Inform the consumer of any actual or potential conflicts of interest (financial or loyalty; post)
3. Assess knowledge and complete a preliminary eligibility screening
4. Obtain consent before helping with an application



Marketplace Application Steps

1. Create an account on healthcare.gov and provide basic information such as name, email address and some security questions
2. Fill out the application
3. Get eligibility results and compare plans
4. Choose a plan
5. Enroll in a plan and pay the first month's premium



Medicaid Application Steps

1. Complete the Indiana Application for Health Coverage (IAHC): <https://www.ifcem.com/CitizenPortal/application.do#>
2. You will need the following items:
 1. Names, birthdates, and social security numbers of all those applying
 2. Employer and income information
 3. Tax filing status and dependent information
 4. Current health insurance information including policy numbers
- Estimated to take approximately 45 minutes
- Results and requests for documentation are typically given within 10 business days



Provide the consumer with their case number so they can check their application status.

Enrollment Appointments: Best Practices

- Prescreen your appointments by asking information about household size, income and citizenship if possible to gauge how long the appointment might take.
- Prepare your consumers with a list of documentation needed for their appointment
 - Social Security numbers of everyone who will be on your plan.
 - Income information. A recent W-2 or pay stub helps.
 - Current policy numbers
- Use a consent form that allows you to collect personally identifiable information (PII) and conduct follow-up.
(Appendix E can be modified to fit your organization's regulations and needs)

Enrollment Appointments: Best Practices

- Build trust with consumers by greeting them warmly, smiling, and listening carefully throughout the appointment.
- Take your time with each consumer; don't rush through the application without explaining each step
- Check with the consumer frequently to make sure that he or she understands the information
- Have the appointment in a space that is private and free from distractions.
- Ensure appropriate accommodations are available for consumers with disabilities.

Enrollment Appointments: Best Practices

- Develop a triage system for staff and volunteers to expedite the application and enrollment process.
- For instance, staff and volunteers who are not CACs can help consumers **sign in** or set up email and HealthCare.gov accounts with clients before they meet with the CAC.
- Have a plan for complex cases and develop workarounds for glitches. (e.g. Build partnerships with organizations and agencies capable of assisting those you cannot, and check for system outages ahead of time.)

Enrollment Appointments: Best Practices

- Spend the extra time to help the consumer lookup providers, hospitals and covered prescriptions
- Provide consumers with a folder or envelope which has:
 - Your contact information in a visible place for follow-up questions and appointments
 - Information about consumer responsibility (e.g. paying premiums, annual renewal process, reporting life changes, account ID and passwords, application ID numbers, helpful phone numbers and websites, etc.)
 - Community resources (energy assistance, 1-800-QUIT-NOW, SNAP, and other local programs)

Enrollment Troubleshooting



Dormant Cases

What's the best way to help a consumer whose application is not moving forward in the process?

- Help the consumer remove the current application from his or her account.
- Select the application in progress and then choose to “Remove” their application.
- Next, have the consumer close out their web page and then log back in using their same account. The consumer can then start a brand new application.
- If you are unable to remove the initial application or if you get stuck at some other point in the process, call the Call Center (1-800-318-2596).

Enrolling People Experiencing Homelessness

- An address is needed in order to complete an application through the Marketplace.
- Homeless consumers can provide an address of a shelter, friend or relative. The address needs to be in the state of application.
- If the consumer needs additional assistance filling out the application they should contact the call center (1-800-318-2596).



Paper Applications

How can I help a consumer who submitted a paper application, but hasn't heard back from CMS?

- Call the Call Center (1-800-318-2596) which will be able to see if the consumer has an eligibility determination and can provide them with their application ID number.
- After the consumer has an ID number, go to HealthCare.gov and create an account. Once they log in, they can retrieve the eligibility determination by entering the application ID.
- Next, the consumer will be able to view plan options, select a plan, and enroll.

View my current applications

[+ Apply for new coverage](#)

2014 Virginia application for
Individual & Family Coverage

Status: In progress

ID#: [REDACTED] 3955

REMOVE

Preventing Fraud

If a paper application is filed, applicants might get called for additional information, if necessary. How do applicants verify that the call for additional information is legitimate and protect themselves from fraud?

- In some instances, a consumer will be called for clarification purposes, e.g. if the consumer has a complex family situation. When receiving a call from CMS, the consumer's Caller ID may read:



- Health Insurance MP
- 606-260-4191 (Kentucky)
- 479-877-3203 (Arkansas)
- 636-698-6320 (Missouri)
- 580-354-7707 (Oklahoma)

Application Inconsistencies

How to upload documents to fix inconsistencies:

1. Log in and select the current application
2. Using the menu on the left side of the screen, select “Application Details.”
3. On the next screen you’ll see a list of any inconsistencies on your application.
4. Follow the steps for each inconsistency to upload the documents needed to fix the issue.

Tips

- ✓ Documents can be uploaded online
- ✓ Mailed documents should include the barcode from the notice
- ✓ Consumers can keep coverage while waiting for the Marketplace resolve the inconsistency

Find a list of acceptable documents here:

www.healthcare.gov/help/how-do-i-resolve-an-inconsistency/

Post-Enrollment Issues

- If the consumer is having coverage issues like issues with paying premiums, submitting claims or questions about their network:
- Tell the consumer to call their insurance company.
- If the insurance company doesn't resolve the issue, tell the consumer to call the Indiana Department of Insurance (1-800-622-4461) or submit an [online complaint form](#).



Enrollment Events: The Basics

Schedule specific hour-long appointment slots and confirm the appointment twice before the event

Determine whether it makes sense to double-book appointments in case of no-shows

Use a classroom-style setup or computer lab for events around important deadlines to tackle the surges

Make sure all staff and volunteers have defined roles and know their direct responsibilities

Utilize nontraditional hours like Saturdays from 10 AM to 3 PM or weeknights from 5:00 PM to 9:00 PM.

Publicize the event (earned media, social media, community calendars (e.g. schools and news channels), flyers, IN 211 calendar)

Give yourself at least four weeks to plan the logistics and advertise the event

Enrollment Events: Best Practices

- Lock location, date, and time a month ahead of time
- Invite partner organizations, leaders, coalitions to collaborate
- Plan a coordinated media effort with partners
- Accept and plan for challenges
- Confirm and schedule volunteers to work the event.
- Prepare materials: sign-in & sign-out sheets, posters, etc.
- Debrief and thank partners and assisters
- Follow up with consumers
- Have water or snacks for volunteers/assisters who will be there all day

Enrollment Events: Challenges

- Calendar considerations, weather, communication lapses
- Technology glitches
- Assisters and volunteers flaking
- Education levels of consumers
- Too many consumers



Keeping Consumer Information

Assisters Can	Assisters Cannot
<p>Collect consumer contact information to assist with:</p> <ul style="list-style-type: none">• Enrollment follow-up• Exemptions• Appeals• Renewals	<p>Use consumer information to build a database</p> <p>Use consumer information to contact consumers for purposes other than enrollment</p>

Exemptions

- When consumers in a non-Medicaid expansion state apply through the Federally-facilitated Marketplace and fall below 100% FPL, they will receive an eligibility determination that also provides an exemption from the shared responsibility payment. The consumers will see on their eligibility determination notice that they are eligible for the exemption.
- The consumers will also receive a follow-up notice from the Marketplace with their exemption certificate number (ECN) before tax filing in 2015.

Re-Enrollment

- Consumers are strongly encouraged to return to the Marketplace at annual redetermination to ensure they are receiving the most financial assistance
- The majority of current Marketplace enrollees will be automatically enrolled for 2015 if they do not actively select a plan by December 15, 2014.
- Enrollees who proactively update their application information will receive an updated eligibility determination for 2015.
- <https://marketplace.cms.gov/technical-assistance-resources/renewal-reenrollment-process.pdf>

Helpful Resources

- 1-800 Quit Now (<http://www.in.gov/quitline/>)
- National Family Planning & Reproductive Health Association (<http://www.nationalfamilyplanning.org/gcfp>)
- CMS product ordering page (<http://productordering.cms.hhs.gov/>)
- Vita Tax (<http://irs.treasury.gov/freetaxprep/>)



Calculator: See What You Qualify For

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Enter some basic info below and see how much help you could qualify for to cover your monthly insurance cost. While not every plan and tax credit can be estimated here, this will help you make a plan to get covered.

Let's get started!

Household Information

ZIP code

Estimated 2014 household income

HealthCare.gov Individuals & Families Small Businesses

LOG IN

ESPAÑOL

Find out if you can get 2014 health coverage

Choose your state

What do you want to do first?

- **Find out if you qualify for a Special Enrollment Period.** If you qualify, you can enroll in a Marketplace health plan outside Open Enrollment.
- **Find out if you're eligible for Medicaid and CHIP.** These programs cover millions of Americans with limited incomes, disabilities, and certain family situations.
- **Start an application.** If you know you qualify for a Special Enrollment Period or Medicaid/CHIP, get started now.

CONTINUE

Questions?