

Community Connections Enrollment Toolkit

*Resources for Hospitals to Help Consumers
Enroll in Health Coverage*



community
connections



American Hospital
Association®

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Introduction

Hospitals have always played – and will continue to play – a leading role in connecting patients to quality, affordable health care. With the open enrollment period for the 2015 Health Insurance Marketplace beginning November 15, hospitals again are looking at ways they can help consumers sign up for health coverage.

To support hospitals with their enrollment efforts, the American Hospital Association's (AHA) Get Enrolled! website (www.aha.org/getenrolled) is continually updated with AHA and third-party materials and resources. This booklet includes a sampling of key resources from the Get Enrolled! website that hospitals can use as they gear up for open enrollment, including resources from the AHA, as well as government and private groups. It also includes case examples demonstrating what other hospitals have done as part of their enrollment efforts to help spark enrollment ideas.

Check www.aha.org/getenrolled frequently for a full list of the most up-to-date enrollment and eligibility resources.

AHA Resources

The AHA has a host of resources on its Get Enrolled! website, including advisories, special bulletins and links to webinars on everything from presumptive eligibility to the latest rules from the Centers for Medicare & Medicaid Services (CMS) and Department of Health and Human Services (HHS) related to insurance coverage and the Marketplaces. Below are just a few items specific to enrollment and the 2015 open enrollment period – for a complete list of the latest resources, visit www.aha.org/getenrolled.

Regulatory Advisory - Update on 2015 Regulatory Actions for ACA Marketplace and Medicare Advantage – Summarizes the key Affordable Care Act (ACA) Marketplace and Medicare Advantage policy changes for 2015, implications for hospitals and links to other AHA advisories and federal regulations on these topics. Issues covered include:

- New requirements for health insurance enrollment navigators and assisters;
- Certification standards for Qualified Health Plans (QHPs) sold through the Federally Facilitated Marketplaces, including network adequacy standards;
- Changes to the ACA premium stabilization programs, such as the health plan risk corridor, risk adjuster and reinsurance; and
- Clarification regarding third-party payment of new health insurance marketplace premium subsidies.

Member Advisory – Helping People Get Insurance Coverage: Options for Hospitals – Offers an overview of the roles hospitals and health care organizations can play in assisting patients with obtaining insurance coverage. It also reviews the ACA's coverage opportunities, including private options available through the new Health Insurance Marketplaces, as well as public options through Medicaid and the Children's Health Insurance Program (CHIP).

Webcast – Expanding Health Coverage – Special webcast on working with community stakeholders on health insurance enrollment; features speakers from the AHA, the Catholic Health Association of the United States and the Federation of American Hospitals.

2015 Open Enrollment Begins Nov. 15

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 Affordable Care Act (ACA) continues to hold the promise of extending coverage to more than 25 million uninsured Americans through a combination of public programs and private-sector health insurance expansions. In 2014 alone, 7.5 million people were enrolled in health care coverage through the new marketplace and over 8 million received coverage through Medicaid making great progress toward that 10 year goal of 25 million.

With the open enrollment period for the 2015 Health Insurance Marketplace beginning November 15, it's critical for all community stakeholders, including hospitals, to continue to reach out to consumers and make the enrollment process easy, accessible and widely available.

Below you'll find a selection of resources to help you navigate the Health Insurance Marketplaces and Medicaid and Children's Health Insurance programs as well as tools to support your enrollment efforts.

AHA RESOURCES **NATIONAL RESOURCES** **STATE RESOURCES**

AHA and Enroll America Webinar - Strategies on Coverage, Outreach and Enrollment (October 9, 2014) Audio File, Slide Presentation

Webinar - Health Insurance Marketplace Enrollment (September 23, 2014)

Regulatory Advisory - Update on 2015 Regulatory Actions for ACA Marketplace and Medicare Advantage (July 3, 2014)

Members-Only Webinar - Hospital-based Medicaid Presumptive Eligibility and

State Health Reform Assistance Network - Boosting Enrollment: Lessons Learned from 2013-2014 (August 2014)

National Conference of State Legislatures - Medicaid and Marketplace Outreach and Enrollment Options for States (May 2014)

Enroll America - Provides a number of enrollment resources, webinars, maps and state profiles, including the new Certified Application Counselor (CAC) Organization Toolkit, State and Regional Staff Contracts and the resource paper.

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.

National Resources

Several organizations have dedicated web-based resources on the ACA, health coverage and the Health Insurance Marketplaces. Below are key resources that can provide assistance to hospitals leading up to the 2015 open enrollment period. Visit www.aha.org/getenrolled for a full listing, and be sure to check back often for newly posted resources.

Enroll America – Provides a number of enrollment resources, webinars, maps and state profiles. Specific toolkits include:

- [Certified Application Counselor \(CAC\) Organization Toolkit](#) – Newest resource includes information on becoming a CAC organization and how to recruit CAC volunteers and identify community partners.
- [Outreach Toolkit](#) – Tips and strategies to get the word out about insurance options.
- [Constituency-Specific Toolkit](#) – Ideas and support for targeted outreach to Latinos, young Americans, African Americans and faith communities.

Robert Wood Johnson Foundation (RWJF) – RWJF's Health Insurance Enrollment website provides information around enrollment and the ACA for a variety of audiences including individuals and families, small businesses and enrollment assisters. Related resources for hospitals:

- [Tailoring Your Enrollment Strategy](#) - This Health Affairs study offers insight into state insurance dynamics such as how likely people are to be uninsured, how long they will stay uninsured, and what variation exists across the states. This can help navigators tailor their enrollment efforts to meet their state's specific needs.
- [Health Tax Credit Tool](#) - RWJF and Consumer Reports created a free, easy-to-use tool that helps people learn how to lower the cost of health insurance plans offered through the new state Marketplaces with the health premium tax credit.
- [Consumer Brochure: Insurance Premium Tax Credits](#) – RWJF and Consumers Union developed brochures and other materials to help explain the health premium tax credits to consumers. These materials are state-specific and available in English and in Spanish.
- [Campaign for Action](#) – Given that they often spend the most time with patients, nurses are well-positioned to provide useful guidance during the enrollment period. This collaboration between RWJF, AARP and the Center to Champion Nursing provides nurses with resources such as fact sheets to help in explaining the new insurance opportunities in the ACA to diverse populations, and forms people need to fill out in order to apply for insurance through a health exchange.

Alliance for Health Reform – Offers expansive information and resources around the ACA, including sourcebooks, issue briefs and toolkits. Specific to hospitals and enrollment:

- [Marketplace Enrollment Helpers Toolkit](#) – Explains the different kinds of enrollment helpers, provides a breakdown of financing for the helpers, links to news articles and reports explaining the issue, and provides key government contacts for follow-up information.

Government Resources

Government agencies are continually releasing guidance and resources around the ACA and Health Insurance Marketplaces. Below are some resources specific to enrollment – visit www.aha.org/getenrolled for the most up-to-date listing.

[CMS Health Insurance Marketplace](#) – In-depth resource from CMS targeted toward health care providers helping both existing and new Marketplace consumers with insurance coverage. It offers training materials and a wide variety of outreach and education tools including consumer materials and resources for presentations and promotion (many available in Spanish). Specific tools include:

- **[Resources for Consumers New to the Marketplace, Newly Enrolled or Already Enrolled](#)** – Find materials for consumers, resources for presentations and promotional tools.
- **[Outreach to Special Populations](#)** – Provides a comprehensive listing of resources and links to more information for outreach to a wide variety of populations by ethnicity and including children, correctional facilities, the homeless, individuals with disabilities, young adults, immigrants, refugees and Medicaid and Medicare beneficiaries.
- **[Customizable Materials](#)** – Do-it-yourself design toolkit and template materials with the Health Insurance Marketplace brand.

[Health Resources and Services Administration \(HRSA\) Provider Toolkit](#) – Includes patient handouts and education, training and additional information targeted toward providers, administrators and staff.

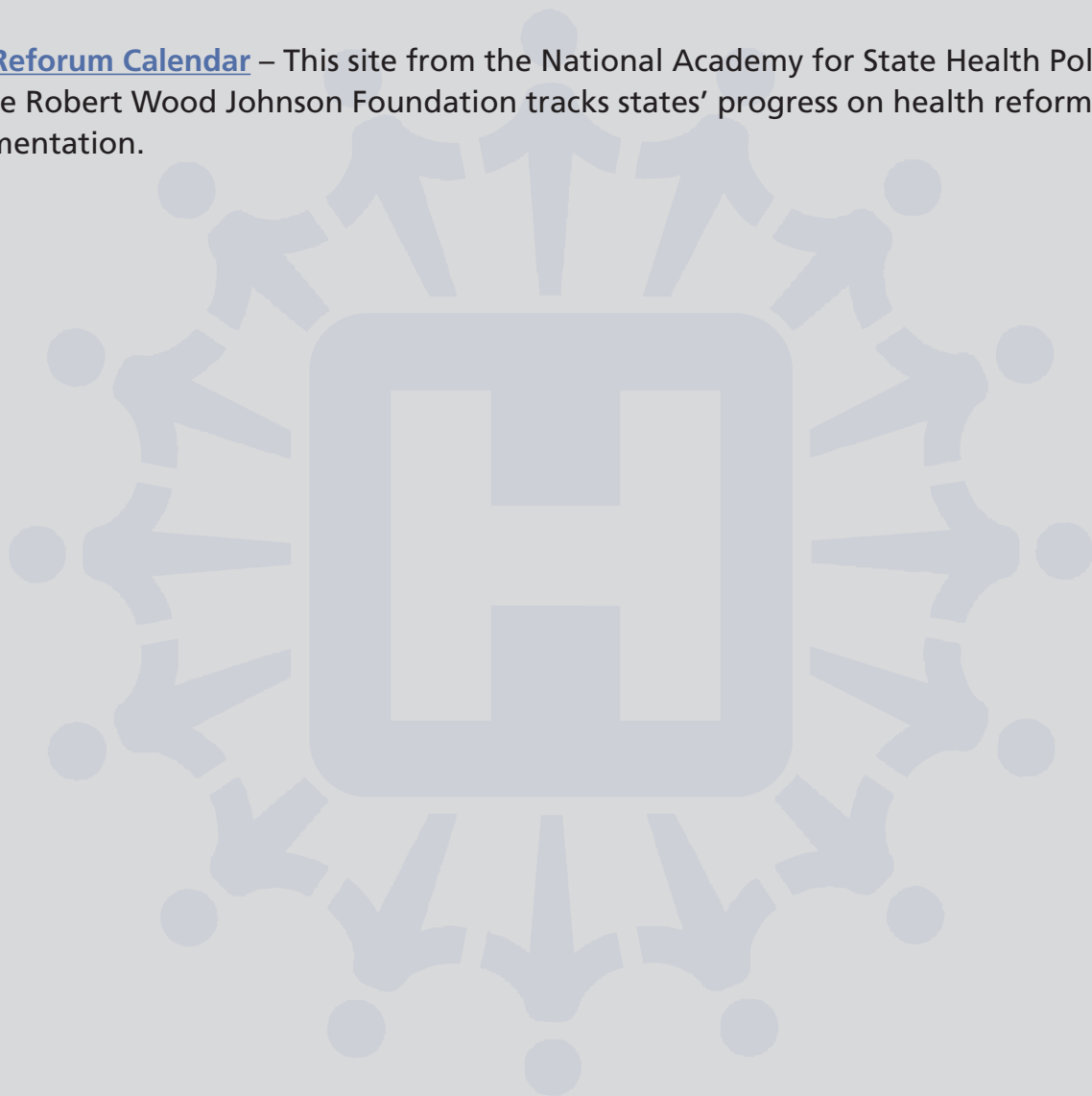
[Substance Abuse and Mental Health Services Administration \(SAMHSA\) Enrollment Coalitions Initiative](#) – Offers several toolkits for behavioral health and other community-based organizations and professionals to help patients sign up for insurance coverage. The toolkit is provided through a partnership between SAMHSA and other national behavioral health organizations.

State-specific Resources

States can vary greatly when it comes to health insurance. This [page](#) on the Get Enrolled! website features a map where you can access state-specific health coverage resources, such as information on insurance commissioners, Medicaid and CHIP enrollment, Marketplaces and resources from your state hospital association. In addition, the resources below offer information specific to your state. The Get Enrolled! website is updated often – go to www.aha.org/getenrolled for the latest resources.

[Enroll America Regional Staff](#) – Find contact information for individuals in your area that can assist with enrollment.

[State Reform Calendar](#) – This site from the National Academy for State Health Policy and the Robert Wood Johnson Foundation tracks states' progress on health reform implementation.



Case Examples

Hospitals across the country are finding a number of different ways to reach out to their communities and enroll eligible individuals in coverage.

New Jersey Hospital Association

A New Jersey Hospital Association (NJHA) program has used certified application counselors (CACs) to connect with more than 18,000 consumers and help about 4,000 individuals and families complete the application process for health care coverage.

NJHA's program, which launched in November 2013, employs former U.S. veterans, provides training and helps them achieve federal certification to guide consumers through the insurance application process under the Affordable Care Act (ACA).

Twenty-five CACs have been deployed to hospitals and other locations to help uninsured residents sign up for coverage through the Health Insurance Marketplace, Medicaid and Children's Health Insurance Program.

For example, in September the CACs have been helping recently laid-off casino workers in Atlantic City sign up for health coverage. Three casinos in Atlantic City closed in September leaving more than 6,000 people without work.

While the next open enrollment period for ACA coverage doesn't begin until Nov. 15, the law allows those who have experienced a qualifying "life event" – such as losing job-based health insurance – to sign up outside of open enrollment.

"We're glad that we can help those who have lost their jobs in this difficult time for Atlantic City and its surrounding communities," said NJHA President and CEO Betsy Ryan.

A \$1.8 million grant from the New Jersey Health Initiatives, a local funding arm of the Robert Wood Johnson Foundation, is funding the CAC program for one year.

Throughout the year, CACs have visited sites throughout the state to help uninsured residents enroll in health care coverage. For more information on the NJHA program, including a full schedule of CACs' events, visit <http://www.njha.com/reform/application-help>.

Genesis Health System, Davenport, IA

Genesis Health System in Davenport, Iowa, has undertaken a number of efforts to help thousands of uninsured patients enroll in health coverage under the new options available through the Affordable Care Act (ACA).

Genesis VNA & Hospice, an affiliate of Genesis Health System, last year received a \$265,000 grant from the Department of Health and Human Services to act as an insurance exchange navigator and help individuals, families and small businesses in Iowa and Illinois search for a health insurance plan.

Genesis used the funding to hire three health insurance navigator positions; staff a call center; inform the public about the program; and provide translation services for eligible residents.

Genesis assisted 1,300 individuals in enrolling in health coverage between October 2013 and March 2014. For many individuals, this was the first time they had health insurance.

In addition, Genesis worked closely with other agencies and community organizations to assist with enrollment. For example, Genesis participated in "Enroll Quad Cities," a partnership of several health care and community organizations. Enroll Quad Cities organized and hosted dozens of public events at local libraries, churches and community centers in order to educate and enroll individuals in health coverage.

Genesis also sponsored an Enroll Quad Cities headquarters in downtown Davenport, which was primarily staffed by Genesis navigators. The office gave Iowa and Illinois residents a place to speak face-to-face with a trained enrollment professional about what health insurance options were available.

From February through May, Genesis made about 10,000 contacts through the center. Many people enrolled in health care coverage on their own, and locally, individuals and assister organizations enrolled more than 20,000 people in health care coverage.

Genesis navigators will continue their outreach to enroll more people and small businesses in health insurance plans fitting their needs during the 2014-15 enrollment period.

Cheyenne Regional Medical Center, Laramie County, WY

Cheyenne Regional Medical Center heads a statewide effort to educate and facilitate Health Insurance Marketplace enrollment among the uninsured and underinsured.

The “Enroll Wyoming” initiative is a partnership led by the Wyoming Institute of Population Health, a division of Cheyenne Regional, using a \$400,000 navigator grant received from the Department of Health and Human Services.

The Institute came together with previous community partners from an earlier Centers for Medicare & Medicaid Services’ Health Care Innovation Award to launch the “Enroll Wyoming” campaign. The statewide collaboration includes one website, www.enrollwyo.org, which helps to limit confusion since it’s the go-to resource. Individuals can also call 2-1-1 from anywhere in Wyoming to speak with operators who have been trained as navigators and have a calendar of local campaign events.

Those local events are the main strategy for outreach. The campaign deploys navigator teams as message experts into the communities via education and access events hosted and promoted by “trusted messenger allies” – organizations that the public trusts and feels comfortable going to such as hospitals, libraries and behavioral health clinics. “Enroll Wyoming” relies on its allies to identify and reach out to those who have been underinsured or uninsured in the past few years or are working on payments.

“Leveraging those established relationships where we provide the expertise and our allies connect us with their community has been our secret sauce,” said Tracy Brosius, who helps to lead “Enroll Wyoming” and serves as operations manager for the Wyoming Institute of Population Health. “Wyoming is a frontier state with over 98,000 square miles to cover, so we have to go to them.”

More than 75 events have been held since Oct. 1, 2013, with 18 of the 26 hospitals in the state participating thus far. In addition to hosting events, hospitals have campaign navigator teams conduct staff briefings on the health exchange to dispel myths and answer questions.

“We’ve created a whole other mini army of advocates in each of those communities,” said Brosius. “Hospital staff have extended our reach beyond events, creating a huge ripple effect.”

That ripple effect is critical to Wyoming, where Medicaid hasn’t been expanded and the uninsured rates are among the highest in the nation. While it’s difficult to know the number registered or enrolled thus far, “Enroll Wyoming’s” goal is to enroll 50% of the state’s 83,000 uninsured who qualify for tax credits.

“Our larger vision is about building bridges between health care and the community – and different bridges,” Brosius said. “Our role is to ultimately move all of the uninsured into the insured status, and we see this collaboration as a learning laboratory where we can share best practices.”

For more on “Enroll Wyoming,” visit www.enrollwyo.org. There you can access a brochure on the value of health insurance and how it works.