



VIRTUAL
2020 NATIONAL
RYAN WHITE
CONFERENCE ON
HIV CARE & TREATMENT

Getting Ready for Open Enrollment: Maximizing Enrollment Capacity and Partnerships

Liesl Lu, MS, Access, Care, and Engagement Technical Assistance (ACE TA) Center/
JSI Research & Training Institute, Inc.

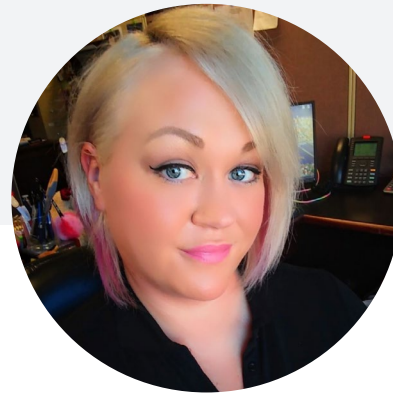
Molly Tasso, MA, ACE TA Center/JSI Research & Training Institute, Inc.

Erin Larmour, Kentucky Department of Health

Today's presenters



Liesl
Lu



Erin
Larmour

Session agenda

1. Planning ahead: Open Enrollment (OE) for 2021
2. Kentucky's Health Insurance Continuation Program: Best Practices For Open Enrollment



The ACE TA Center

helps organizations



Engage, enroll, and retain

clients in health coverage (e.g., Marketplace and other private health insurance, Medicare, Medicaid).



Communicate with Ryan White HIV/AIDS Program (RWHAP) clients

about how to stay enrolled and use health coverage to improve health care access, including through the use of Treatment as Prevention principles.

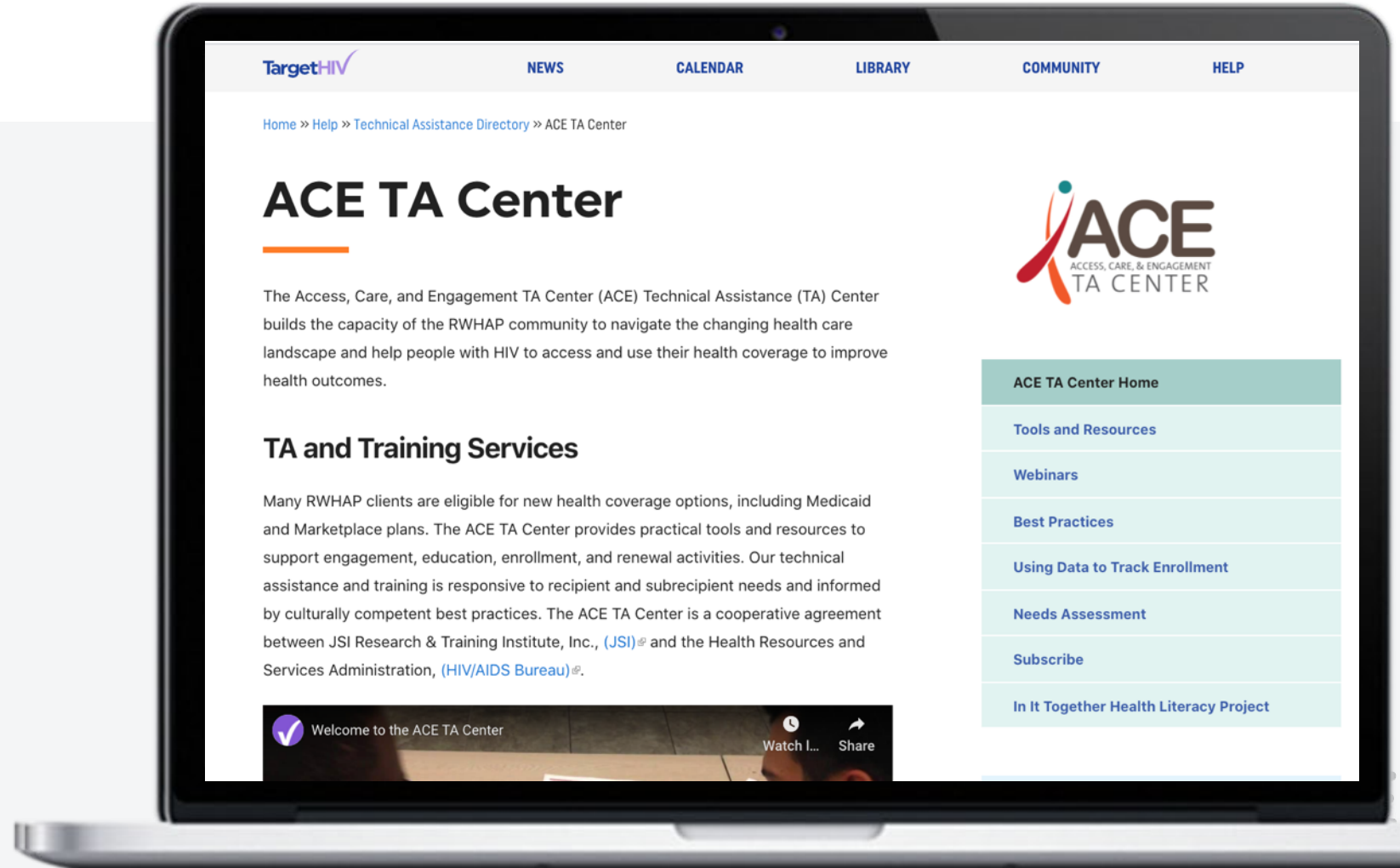


Improve the clarity

of their communication around health care access and health insurance.

FIND US AT:

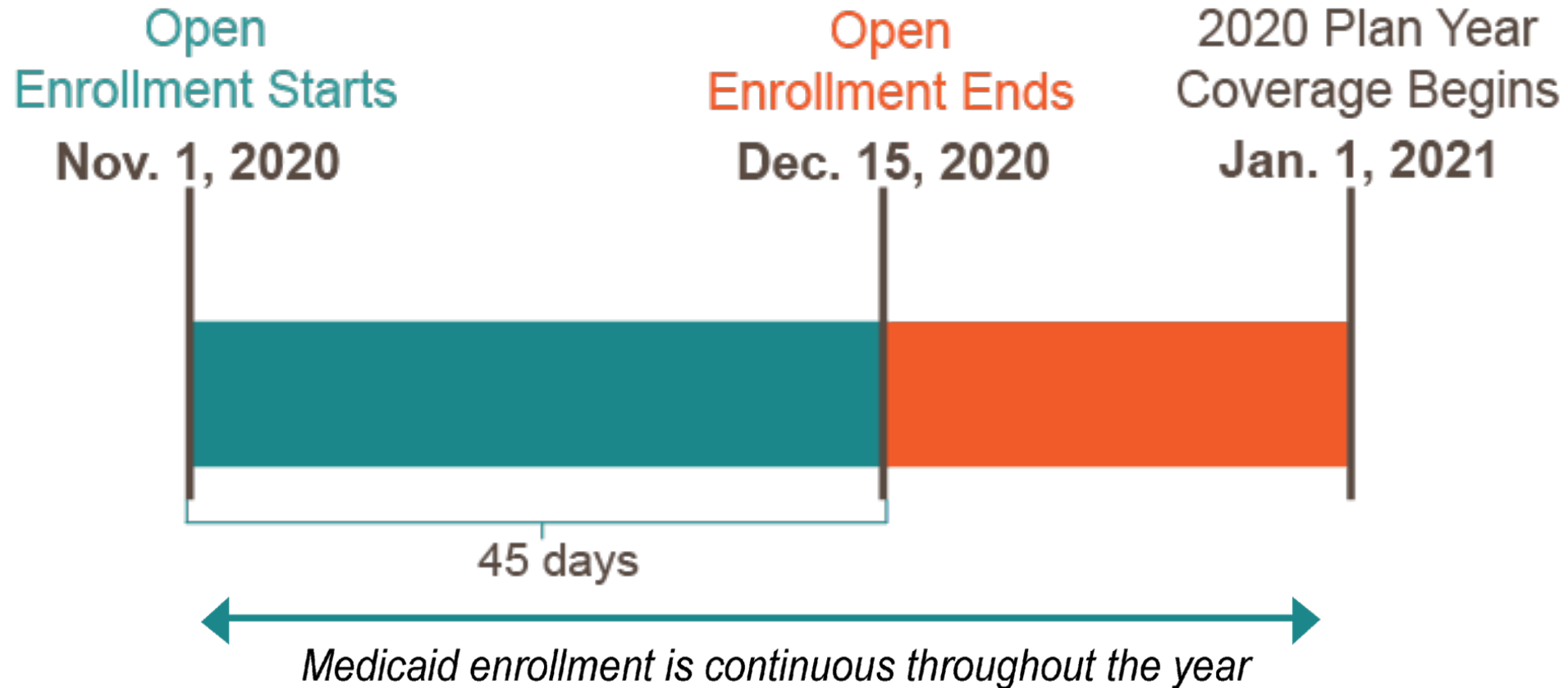
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Planning ahead: Open Enrollment for 2021



Standard Open Enrollment timeline for 2021 plans



What you can do now to make sure your program is ready for Open Enrollment?

- Train staff on enrollment basics.
- Prepare and support staff to implement remote enrollment strategies.
- Build enrollment partnerships.
- Conduct Account Tune-Ups.



Conduct training and build enrollment staff capacity

- Train staff on health insurance enrollment basics.
 - Focus on specific plan considerations for people with HIV.
 - Consider getting staff trained as Certified Application Counselors (CACs).
- Provide health insurance literacy training.
- Train staff to conduct ‘Account Tune-ups’ for all insurance-eligible clients.



Train staff who are working on enrollment

- Certified Application Counselors (CACs) are trained individuals able to help consumers seeking health coverage options through the Marketplace.
 - Free training from the Centers for Medicare & Medicaid Services (CMS) is available to individuals in Federally Facilitated Marketplace states.
 - [Register](#), and choose: MLMS: “Marketplace Learning Management System” application
 - If your state has a State-based Marketplace, contact your Department of Insurance.
- Organizations should encourage all staff to be trained and certified as enrollment assisters.



Remote enrollment assistance



- [According to CMS](#), navigators and CACs no longer need to be in-person to provide enrollment assistance.
- Consumers can provide consent themselves, or through an authorized individual.
- Consent can be given over the phone, in writing, or both.
- **Key considerations:**
 - Safeguarding consumer privacy in staff physical and online work space.
 - Securely sign and send documents.

Safeguarding consumer privacy



When communicating online:

- Adhere to your organization's policies and the Health Insurance Portability and Accountability Act (HIPAA) requirements when exchanging personal health information.
- Use a strong password to login to your computer.
- Use a secure email with features such as end-to-end encryption, two-factor authentication, and an SSL certificate.
- Never email [Protected Health Information \(PHI\)](#) without using secure email.
- Encrypt and password protect documents for added security. Share passwords separately, such as phone or email.
- If you cannot verify that a wireless network is secure, it's best to avoid using it. If you must access the internet using a wireless connection, install a firewall directly on the laptop.

Safeguarding consumer privacy



Physical space:

- If possible, set-up a private space to protect the caller's personal information.
- Use a work computer that isn't shared with someone else.
- Securely store printed materials containing PHI. Limit the amount of paper with PHI.
- Make sure you are the only person that can see any paper or electronic client information, including while you are working.
- Check with your organization's IT / Privacy / Compliance Departments for other systems to help make remote work secure.

Signing and sending documents



- Send documents needing a signature via a secure email or fax.
- Check with your organization about acceptable options for obtaining signatures.
 - DocuSign, Adobe Fill & Sign, SignNow are all free apps to help obtain electronic signatures
 - eFax app, FAX app, Fax Pro are free online fax programs.

Tips for communicating over phone



- If possible, have incoming calls to your work phone and voicemail forwarded to personal phone.
- To protect your personal phone number, use *67 prior to making a call, Google Voice or change your information to show as private.
- If not speaking directly with a client, make sure you are speaking with someone who's authorized to speak on the client's behalf.
- Use a language line/interpreter line for assisting clients in other languages.
- Use a headset for privacy and better sound quality!

Build enrollment partnerships

- If needed, identify and establish partnerships with Navigators, CACs, and other enrollment assisters.
 - Assisters may be found at partner organizations or within your health system.
 - Train your program staff to refer clients to these partners before and during Open Enrollment.
- Make sure partners are aware of RWHAP, including role of AIDS Drug Assistance Program (ADAP) in health coverage.



Training for external enrollment partners

targethiv.org/assisters

I'm new to supporting people with HIV.

How do I help them enroll in health coverage?

Revised May 2019



Know that the Ryan White Program supports access to HIV care.

Most low-income people can access HIV care, medications, and support services through the Ryan White HIV/AIDS Program (RWHAP).

- The RWHAP, including the AIDS Drug Assistance Program (ADAP), provides access to critical medications.
- The program helps all consumers - insured, underinsured, and uninsured.

Contact your state's RWHAP, including ADAP, to learn how the Program can provide financial help for health coverage.

Find a RWHAP provider: locator.HIV.gov

- The RWHAP encourages eligible consumers to enroll in comprehensive health coverage to access both HIV and non-HIV services.
- The RWHAP can help eligible consumers pay for health insurance premiums and out-of-pocket expenses.
- The RWHAP in your state, including ADAP, can provide HIV medications to consumers who are uninsured or have a

Understand why continuous HIV medication coverage is essential.

Medication can help people living with HIV live a healthy life.

- Taking HIV medication every day can lower the level of HIV in a person's blood to an undetectable level (viral suppression).
- Missed doses of medication can quickly lead to increased levels of HIV in the blood.
- People with HIV who have consistent viral suppression do not sexually transmit HIV.

Explain insurance terms and benefits.

Insurance and enrollment terms are confusing for everyone.

- Consumers need to understand the basics of health insurance to avoid coverage gaps and to make the most of their coverage.
- Explain insurance terms and concepts in plain language and provide real-world examples when possible. Encourage consumers to ask questions, or ask them to state what they need to know or do in their own words.

How Assisters Can Help People Living with HIV Get Affordable Coverage



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What is an Account Tune-Up?

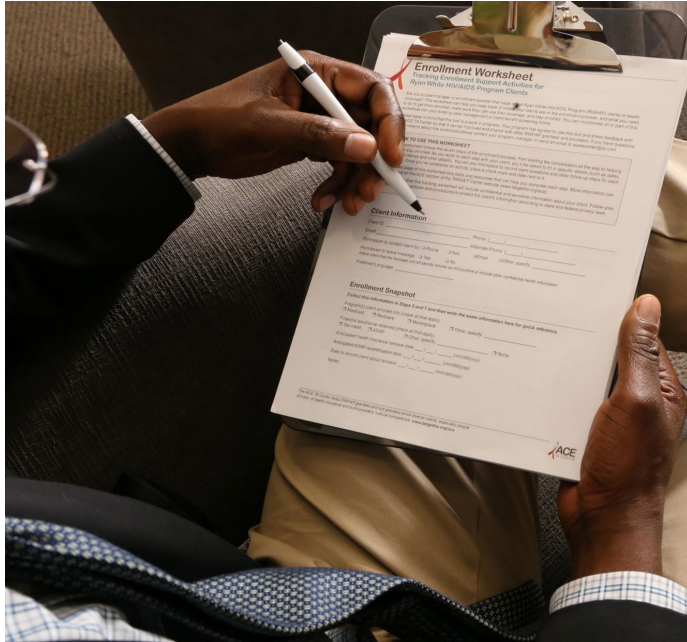
An in-person or virtual pre-enrollment appointment to:

1. Check client paperwork, accounts and payments.
2. Review finances.
3. Confirm enrollment in relevant RWHAP insurance assistance, including ADAP.
4. Help clients prepare for their enrollment appointment.



Account Tune-Ups:

1. Check paperwork, accounts & payments



- Help clients organize insurance and Marketplace paperwork.
- Help clients update their Marketplace account details.
 - If needed, help clients set up a Marketplace account.
- Review insurance documents and identify any outstanding payments or credits.



Account Tune-Ups:

2. Review finances

- Ensure that clients who received Advance Premium Tax Credits (APTCs) have filed their federal taxes so that they remain eligible for this financial assistance.
- Estimate client income and report any changes to the Marketplace to avoid under- or over-payments.



Account Tune-Ups:

3. Confirm RWHAP/ADAP enrollment

- Confirm eligibility and enrollment in ADAP or other RWHAP-supported premium and cost-sharing assistance.
 - If the client's certification is due within the Open Enrollment period, re-certify early.



Account Tune-Ups:

4. Help clients prepare for enrollment

- Help clients identify their coverage priorities including HIV medications and preferred providers.
- Dedicate time to educate clients on the importance of health coverage and answer questions.



Account Tune-Ups: Getting Ready for Marketplace Open Enrollment

An Account Tune-Up is an activity to help make sure your clients are ready to enroll in 2021 Marketplace health coverage.

There are four main steps in an Account Tune-Up:

1. Check paperwork, accounts, and payments.

It's important that clients' insurance payments and Marketplace accounts are up-to-date.

- Review insurance documents and identify any outstanding payments or credits.
- Help clients organize insurance and Marketplace paperwork.
- Make sure clients can log into the Marketplace and help them update account details. If needed, help clients set up their Marketplace account.

2. Review finances.

A client's income and tax filing history help determine eligibility for financial assistance through the Marketplace.

- Make sure that clients who received Advance Premium Tax Credits (APTCs) have filed and reconciled their federal taxes so that they remain eligible for this financial assistance.
- Help clients estimate their income and report any changes to the Marketplace.

3. Confirm enrollment in the Ryan White HIV/AIDS Program (RWHAP), including ADAP.

Many RWHAP/ADAPs provide financial assistance to help eligible clients pay for their health coverage, but clients need to keep their paperwork up-to-date.

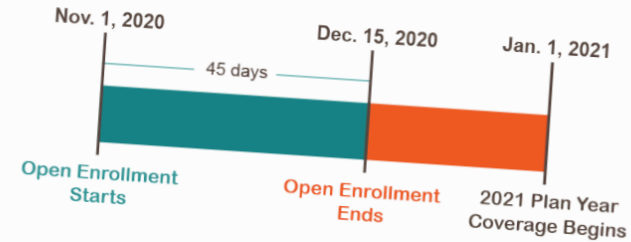
- Confirm eligibility and enrollment in ADAP or other RWHAP-supported premium and cost-sharing assistance.
- Re-certify a client's RWHAP/ADAP enrollment if the paperwork is due during the Open Enrollment period.

4. Help clients prepare for enrollment and schedule enrollment appointments.

Clients should understand their coverage options and be confident they are enrolling into a plan that best fits their health and financial needs.

- Know what plans are being offered in their area.
- Help clients identify their coverage priorities including medication access and continuity with preferred providers.
- Dedicate time to educate clients on the importance of health coverage and answer questions.
- Schedule enrollment appointments.

Open Enrollment Dates and Tips



Staff can conduct Account Tune-Ups with clients during:

- RWHAP/ADAP certification appointments
- Routine medical appointments
- Case management or benefits counseling activities
- Separate scheduled sessions



The ACE TA Center helps Ryan White HIV/AIDS Program (RWHAP) recipients and subrecipients support their clients, especially people of color, to navigate the health care environment through enrollment in health coverage and improved health literacy. For more information, visit: www.targethiv.org/ACE

This resource was supported by the Health Resources and Services Administration (HRSA) of the U.S. Department of Health and Human Services (HHS) under grant number U69HA30143: Building Ryan White HIV/AIDS Program Recipient Capacity to Engage People Living with HIV in Health Care Access. This information or content and conclusions are those of the author and should not be construed as the official position or policy of, nor should any endorsements be inferred by HRSA, HHS or the U.S. Government.

Assess health plans and conduct client outreach.



Health plan assessment and purchasing

- For RWHAP recipients purchasing insurance:
 - Assess all plan options, including off-Marketplace plans.
 - Consider locating a third-party to do a plan assessment once plan information becomes available.
 - Train subrecipient staff on plan options as soon as they have been assessed.
- For RWHAP-funded direct service providers:
 - Check with ADAP and/or other RWHAP insurance purchasing programs on plan options available to clients.
 - Train program staff on plan options as soon as they have been assessed.



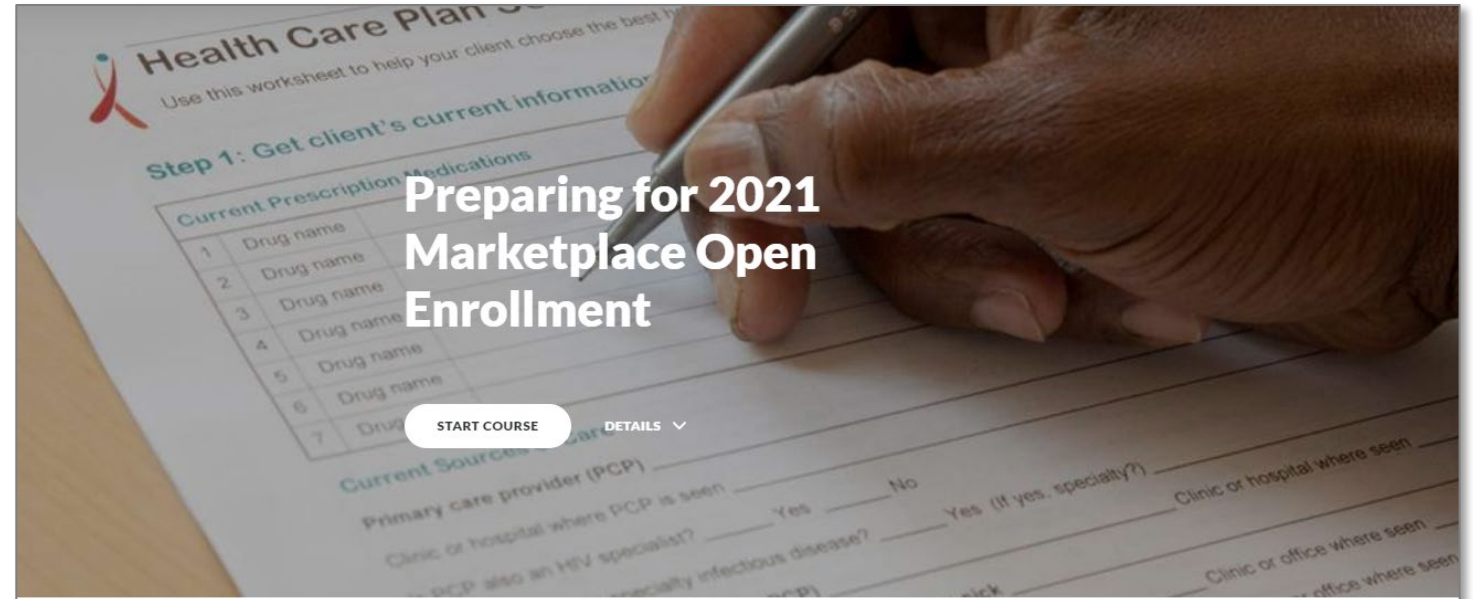
Tips for working with insurance companies

- Develop working relationships with insurance companies to:
 - Receive assistance reviewing plans to identify which ones could be sponsored by RWHAP and ADAP.
 - Set up process to make emergency premium payments via credit-card.



Preparing for OE eLearning package

- [Tool](#) outlines the timeline with key steps your program can take to prepare in the months leading up to Open Enrollment.



Health Care Plan
Use this worksheet to help your client choose the best health plan.

Step 1: Get client's current information

Current Prescription Medications	
1	Drug name
2	Drug name
3	Drug name
4	Drug name
5	Drug name
6	Drug name
7	Drug name

START COURSE DETAILS ▾

Current Sources of Care

Primary care provider (PCP) _____

Clinic or hospital where PCP is seen _____ Yes _____ No _____


PCP also an HIV specialist? _____ Yes _____ No _____

Specialty infectious disease? _____ Yes (if yes, specialty?) _____

Clinic or hospital where seen _____

Clinic or office where seen _____

Office where seen _____



Open Enrollment for 2021 Marketplace health coverage begins November 1 and ends December 15 in states that use HealthCare.gov.

ACE Webinars

Get Ready to Enroll: Remote Enrollment Strategies, Open Enrollment Updates, and Tips for Working with Clients

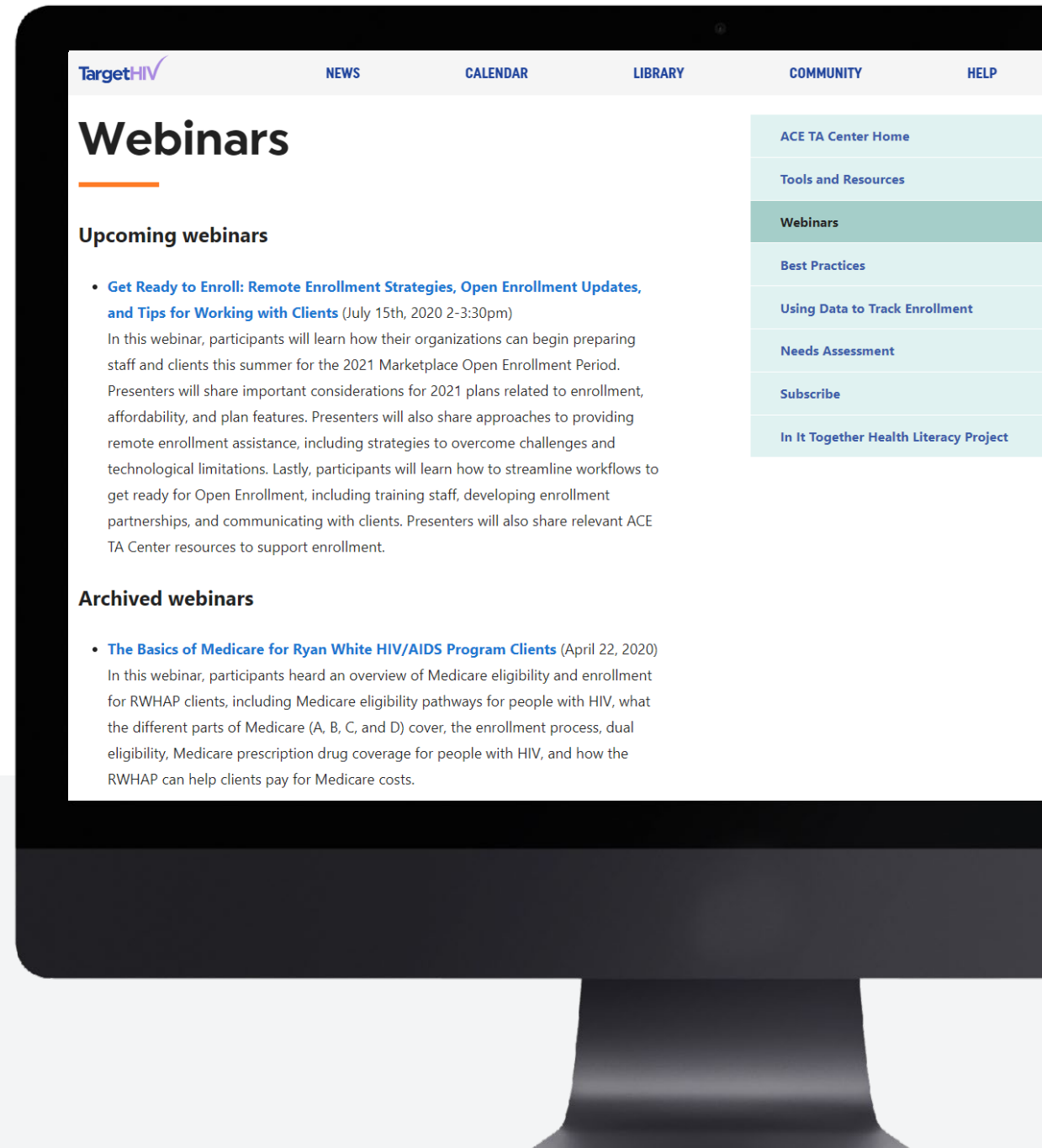
Watch the recorded webinar from July 15, 2020

Basics of Health Coverage Enrollment: Strategies and Resources for New Program Staff

September 23, 2020, 2pm

For staff that are new to enrollment and/or the ACE TA Center

targethiv.org/ace/webinars





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Kentucky's Health Insurance Continuation Program: Best Practices for Open Enrollment

Erin E. Larmour, KHICP Coordinator

KHICP's Enrollment Assistance Model



- Kentucky Health Insurance Continuation Program (KHICP) operates a hybrid enrollment assistance model.
- Fosters partnerships between KHICP/RWHAP, ADAP, sub-recipient case managers, and our broker agency (Conliffe and Hickey Insurance).
- Works relationship with insurance companies to expedite billing, resolve policy issues, and overall make open enrollment easier.
- KY currently uses Healthcare.gov now, changing to Kynect for 2022 enrollment.

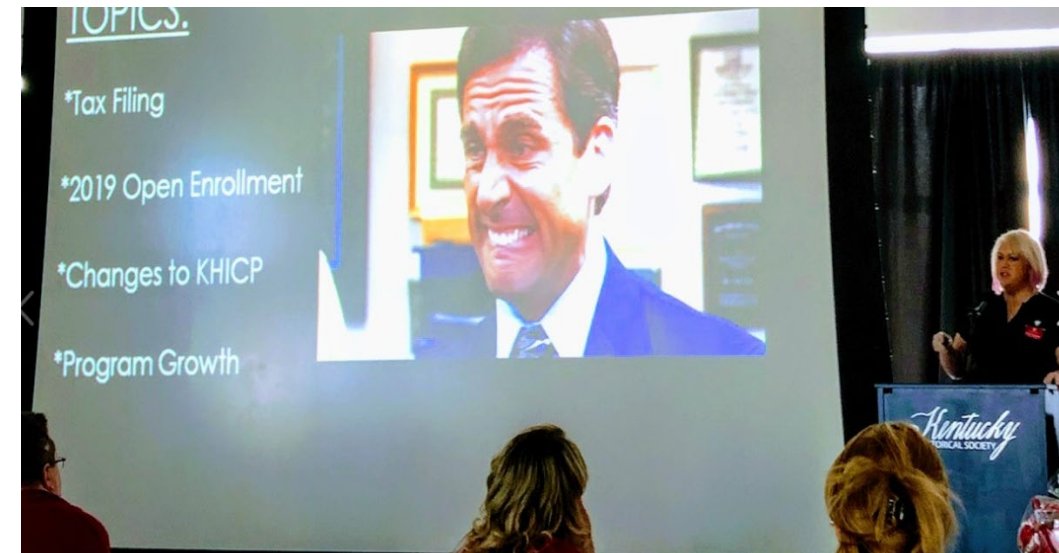
Benefits of KY Enrollment Model



- Builds relationship and trust between KHICP/RWHAP program, case managers, and insurance brokers.
- Eases the overall workload of case managers.
- Brokers now handle income changes, Qualifying Events, and Medicare transitions for clients.
- Cost effective and employs best practices.
 - Clients are enrolled based on healthcare needs, age, and income.
 - Well-trained staff match best coverage for each client resulting in program savings.
- Communication
 - ADAP formulary committee provides the most recent formulary to the brokers.

KHICP/RWHAP Part B bi-annual training

- Bi-annual training is conducted for sub-recipients. Training includes:
 - Review of challenges and victories.
 - Programmatic/policy changes.
 - Review KHICP invoice requirements.
 - Formulary changes as needed.
 - Update on changes in available insurance plans.
 - Contact information.
- Packets distributed include slides, Open Enrollment materials, posters, and map of insurance by county.
- Post-training meetings between brokers and medical case managers are offered and encouraged.



Tools to Facilitate Communication & Enrollment

Plan Assessment: Getting ahead of the curve!

What health insurance policies will be available in my state by county?

- Verify policy options and formulary tiers for each county by contacting the Department of Insurance (DOI), usually the Health & Life Department (early October).
- Obtain new coverage information before available to public to share with brokers and sub-recipients.
 - Allows more time to prepare for Open Enrollment.
- For any missing information, reach out to health insurance contacts to request new calendar year benefit options and formulary tiers.
- KY DOI provides color coded maps online breaking down which Marketplace policies are available in each county.



Process: Client needs new policy or change to existing policy



- Medical case manager confirms coverage need and provides the broker's contact information to the client.
- Enrollment can be conducted by the broker in person or by phone.
- A client is expected to provide information, such as doctors and medications, at first meeting with broker to ensure client's unique needs are met with policy selection.
- New enrollment application is securely emailed by the broker to KHICP and the client's case manager.
- KHICP reviews the application and verifies client is active.
 - If active, and the policy meets program guidelines, it is documented and a quarterly payment is processed.

INSURANCE 101 CHECKLIST

1. Determine the client's current insurance coverage
2. Determine if the client is Medicare eligible or NON Medicare eligible
3. Is the client losing coverage – typically have 60 days from loss of coverage
4. Does the client have a profile on the Federal exchange – HEATHCARE.GOV
5. Does the client have a current Insurance Agent
6. Determine the client's annual income – Are they Low Income Subsidy eligible, or Medicaid eligible
7. Does the client have access to a computer or have an email address
8. Need a list of Doctors and current medications – name, dosage, frequency
9. Do they have a preferred Pharmacy
10. We can assist their family members and friends
11. We can also help with Life, Long Term Care, Home, Auto and Legal/Identity theft protection

Checklist the brokers use when they first meet a client.

Broker Communication:

Start of online application



Summary of Plan Elections Effective July 01, 2020

NAME	RELATIONSHIP	AGE	TOBACCO	INSURANCE CO	PLAN SELECTED	PLAN TYPE	MONTHLY COST
Test, Test	Subscriber	55	No	CareSource	<u>CareSource Marketplace Standard Silver</u>	On Marketplace	\$764.59
							\$764.59

Monthly Premium:

What would you like to do next?

Contact your Broker

Christopher Conliffe

1910 Bardstown Rd

LouisvilleLouisville, KY 40205

Phone: (502) 290-6694

Email: chris@conliffehickeyinsurance.com

- Start of online application used by brokers to enroll clients.

Broker Communication:

Find an application



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- Find an application can be used to:

- Access and update an existing policy,
- Verify payment has posted to the account, and
- Benefits accessible.


Find an application

To find a client's existing Marketplace application, enter his or her information. (The easiest way to find an application is to enter their Marketplace application ID.)

Application ID *optional* **Coverage year** **State**

First name **Last name**

Date of birth **Social Security Number (SSN) *optional***



MM/DD/YYYY XXX-XX-XXXX

Confirmation

Check here to indicate that you've gotten permission from this person to search for his or her application.

SEARCH

Broker Communication:

Life changes



- Brokers enroll clients in new coverage and update life changes form.

Use this option if your applicant currently has a plan through HealthCare.gov, needs to report a Life Change, and is not changing insurance companies. If your applicant is reporting a Life Change and changing insurance companies, please use "Start Quote" above.

Select Year: 2020 ▼

Select State:
- choose - ▼

Please choose the month based on the existing policy's initial effective date.

Initial 2020 Policy
Effective Date:
January ▼



Life Changes

What kind of changes should I report?

Your household's income and size affect the program you qualify for, including help with costs. As soon as you have a change, report it here.

Examples of changes to report:

- Your household income goes up or down, like from a job or benefits
- Your household size changes because of things like marriage, divorce, a new baby, or someone moving out
- Someone needs new coverage
- Someone is getting new coverage, like from a job
- Your citizenship or immigration status is changing, like a visa expired and isn't renewed
- You want to change your preference on how we send information to you
- Your tax filing status changes

Broker Plan Comparison Tool



test test

Effective Date: 07/01/2020
 County: Jefferson
 Census: M 55 NT

Broker Information

Christopher Conliffe
 Phone: (502) 290-6694
 Email: chris@conliffehickeyinsurance.com

	CareSource CareSource Marketplace Bronze (Simple Choice)	CareSource CareSource Marketplace Standard Silver	CareSource CareSource Marketplace Gold	Anthem Blue Cross and Blue Shield Anthem Gold Pathway X Transition HMO 1500
Medical Plans				
Network	N/A	N/A	N/A	N/A
In Network Benefits				
Single Deductible	\$7,700	\$5,900	\$2,000	\$1,500
Family Deductible	\$15,400	\$11,800	\$4,000	\$3,000
Single Max Out-of-Pocket	\$8,150	\$6,800	\$6,500	\$6,250
Family Max Out-of-Pocket	\$16,300	\$13,600	\$13,000	\$12,500
Coinsurance	50%	See plan details	20%	20%
Emergency Room	50% Coinsurance after deductible	\$500 Copay after deductible	20% Coinsurance after deductible	\$300 Copay after deductible and 20% Coinsurance after deductible
Primary Care Visit	\$60	\$25	\$10	\$20
Specialist Visit	\$120	\$60	\$45	\$50
Preventative Care	No Charge	No Charge	No Charge	No Charge
Generic Drugs	\$40	\$30	\$15	\$5
Preferred Brand	50% Coinsurance after deductible	\$60	\$50	\$35 Copay after deductible
Non-Preferred Brand	50% Coinsurance after deductible	20% Coinsurance after deductible	40% Coinsurance after deductible	40% Coinsurance after deductible
Specialty Drugs	50% Coinsurance after deductible	20% Coinsurance after deductible	40% Coinsurance after deductible	40% Coinsurance after deductible
Monthly Cost	\$508.31	\$764.59	\$862.11	\$989.58

Summary of Kentucky's Enrollment Assistance Model



- **August:**
 - Communicate Open Enrollment changes and challenges at bi-annual training.
- **Late September/October:**
 - Brokers visit sub-recipients at their facility to offer onsite enrollments and answer questions.
- **October:**
 - Health plan assessments by county and contact DOI for formulary tier updates.
 - Conference call with insurance companies regarding batched bills. Communicate changes and challenges. Establish new process if necessary.
- **November:**
 - Email reminder to sub-recipients the week before Open Enrollment.
 - Request over time for both myself and the KHICP specialist for the next two months!

ACE at the National Ryan White Conference

- **HRSA Aging Institute:**
 - Understanding the medical conditions and psychosocial needs of people aging with HIV in the Ryan White HIV/AIDS Program; **8/11 from 3:15-4:45pm.**
- **ACE Sessions:**
 - Basics of Medicare and Open Enrollment For Clients; **8/12 from 2:30-4pm (#15039, Group #39).**
 - Health care access for people with HIV: policy updates and implementation approaches; **8/13 from 4:30-5:30pm (#16192).**
- **ACE in other sessions:**
 - Resource Round-up: Effective Care Engagement Interventions; **8/14 from 12:45-2:15pm (#16070).**

Thank you.



Sign up for our mailing list, download tools and resources, and more
targethiv.org/ace

Contact Us
acetacenter@jsi.com