

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

Access, Care, and Engagement (ACE) TA Center
September 14, 2021

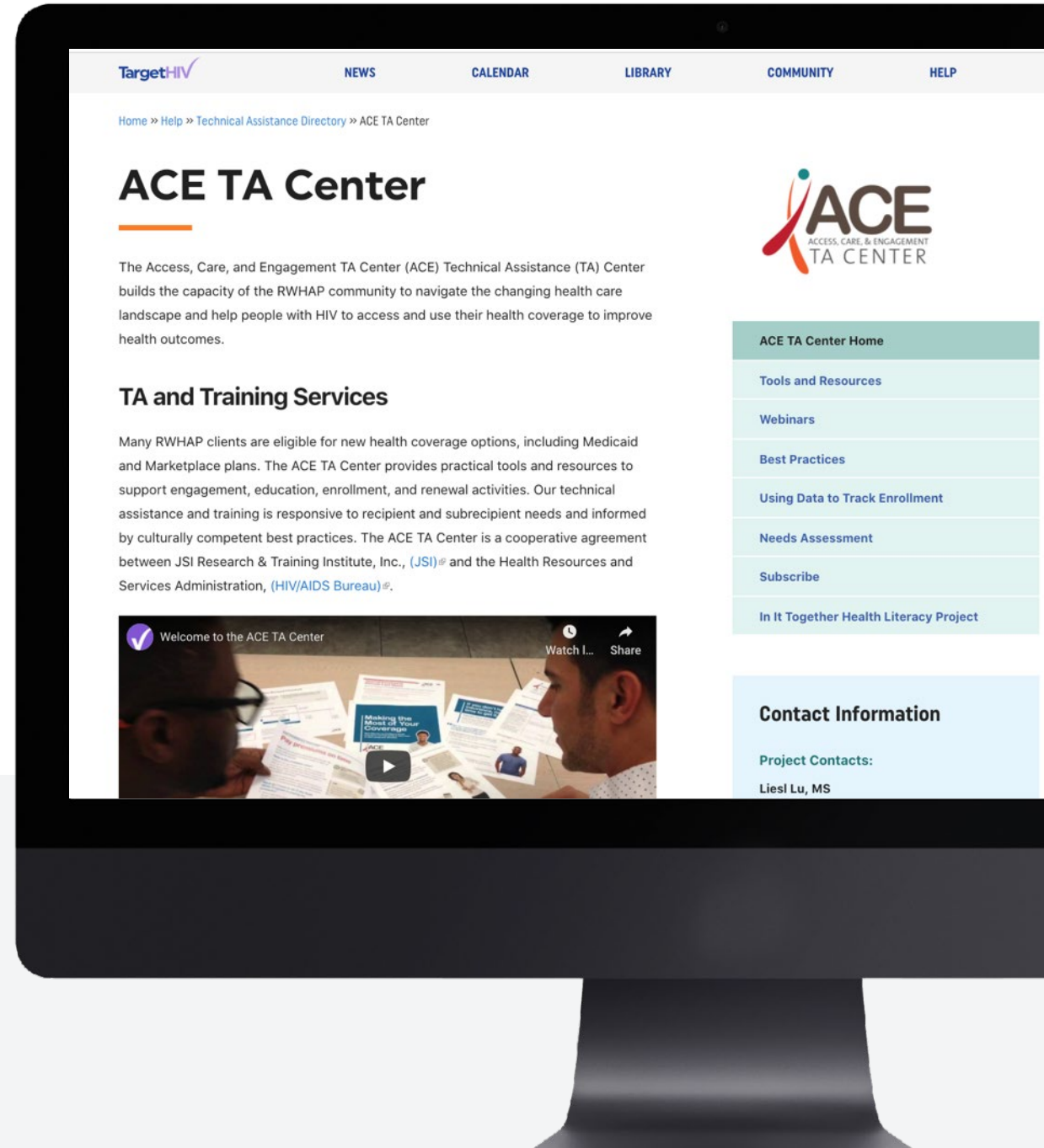


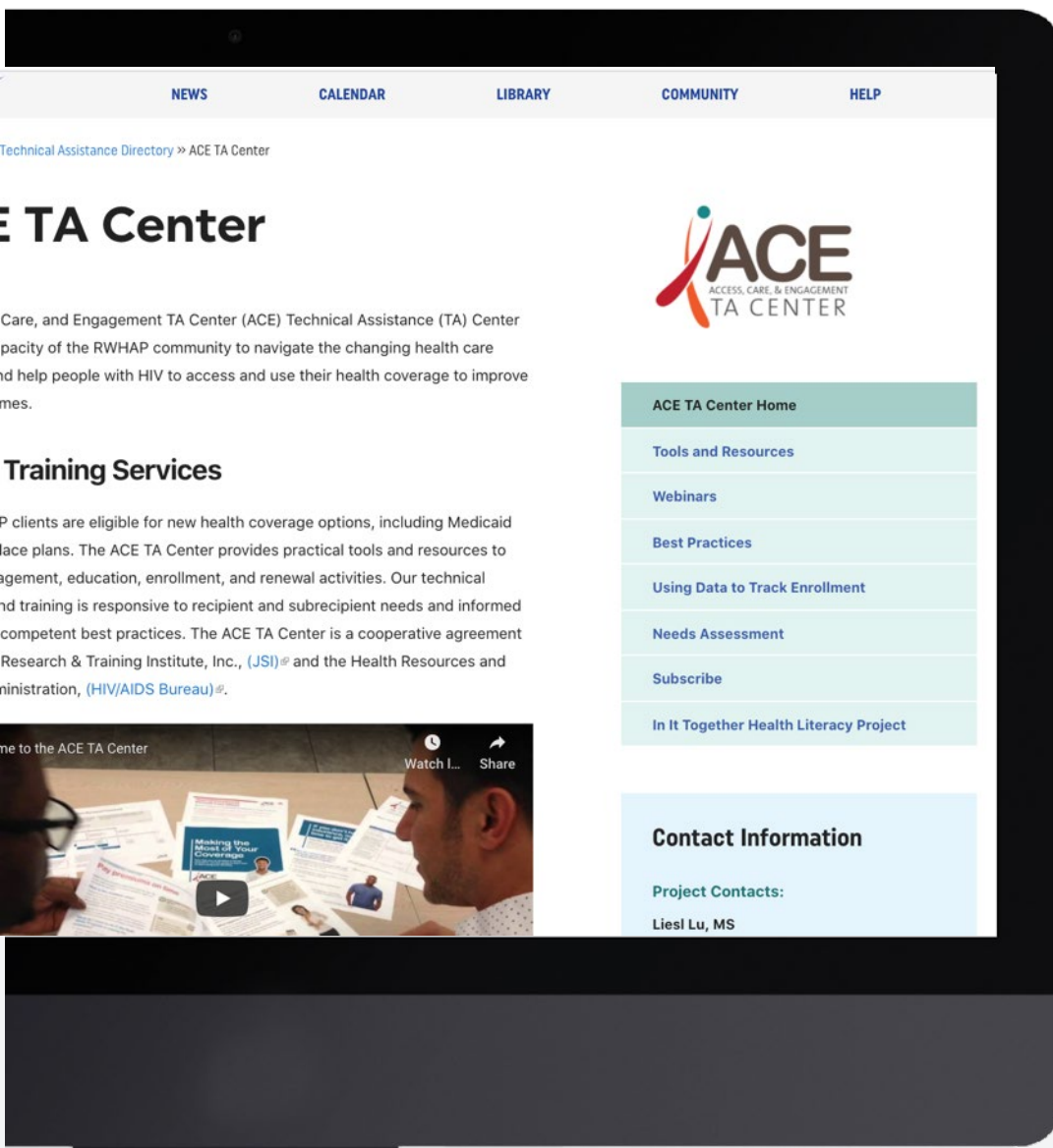
How to ask questions

Attendees are in **listen-only mode**.

To ask a question, **use the chat box** at the lower-right of your screen to chat with the presenter.

You may also **email questions** to acetacenter@jsi.com after the webinar.





Can you hear us?



The audio is being shared via your computer speakers/headset.



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If you're still having problems, please chat the host.

Call-in number: 646-558-8656
Webinar ID: 986 2375 5659
Password: ACETA914





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

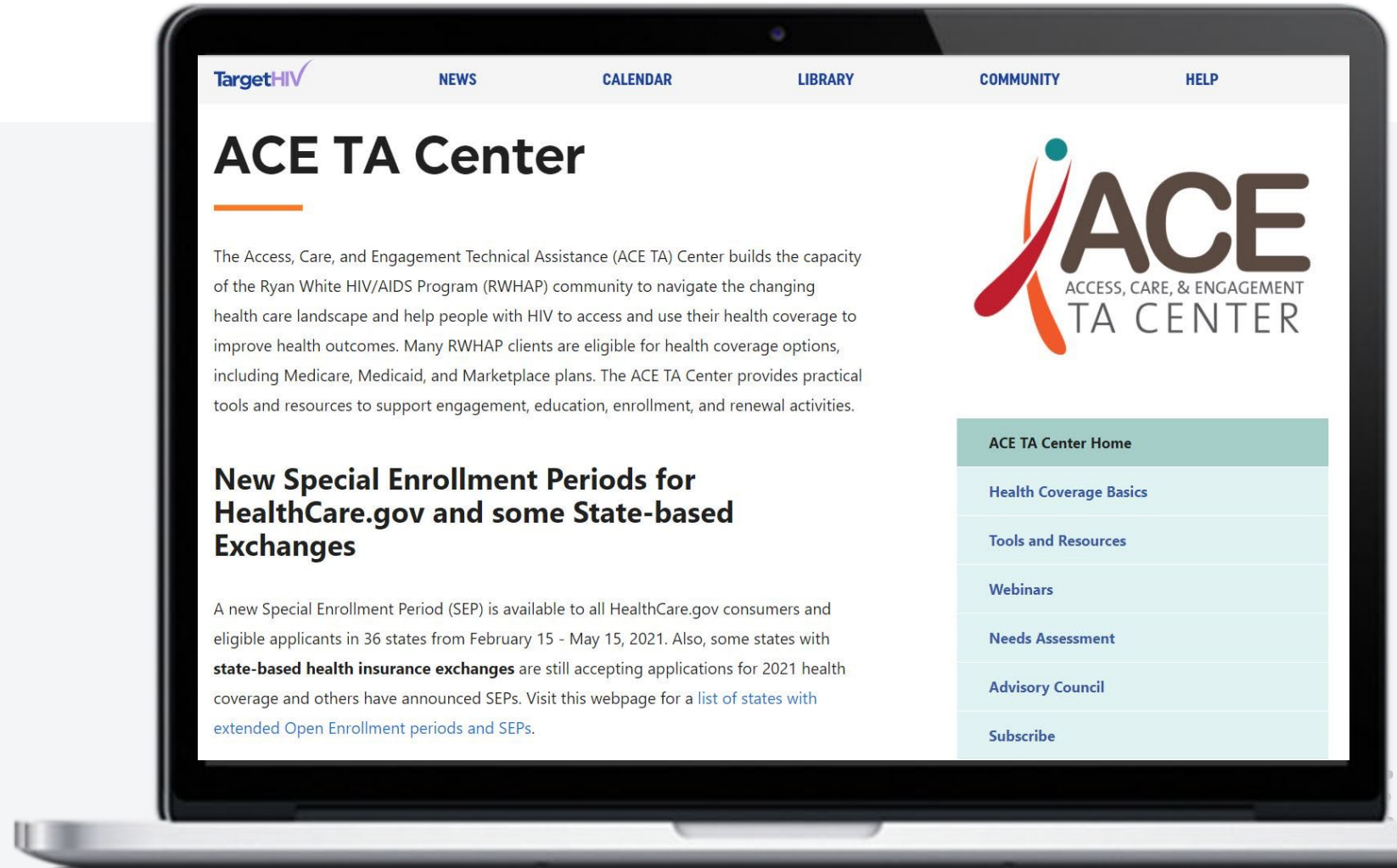
of their communication around health care access and health insurance.



- RWHAP program staff, including case managers
- RWHAP organizations (leaders and managers)
- RWHAP clients
- Navigators and other in-person assisters that help enroll RWHAP clients

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Audience Poll #1

How long have you been in your current role at your organization?

1. Less than 1 year
2. 1-2 years
3. 3-5 years
4. 5+ years

Roadmap for today's webinar



Today's presenters



Liesl
Lu



Christine
Luong



Molly
Tasso

Basics and Eligibility

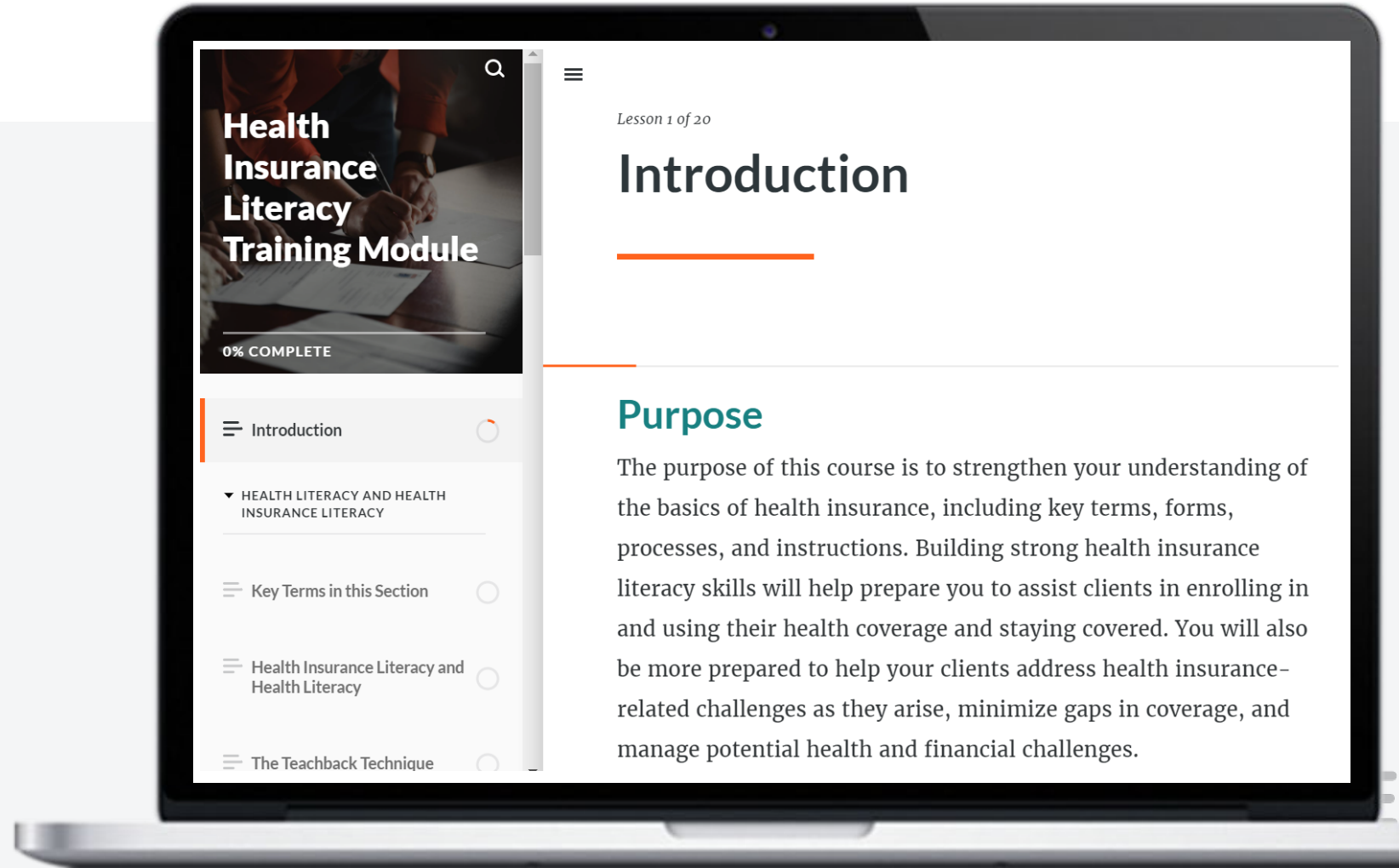


Benefits of health coverage for people with HIV

- Health coverage can provide eligible clients with affordable access to both HIV and non-HIV health care services and medications.
- Clients don't have to get sick to receive health benefits.
- Health coverage provides financial protection against unexpected costs.

Health Insurance Literacy Basics

On-Demand Module



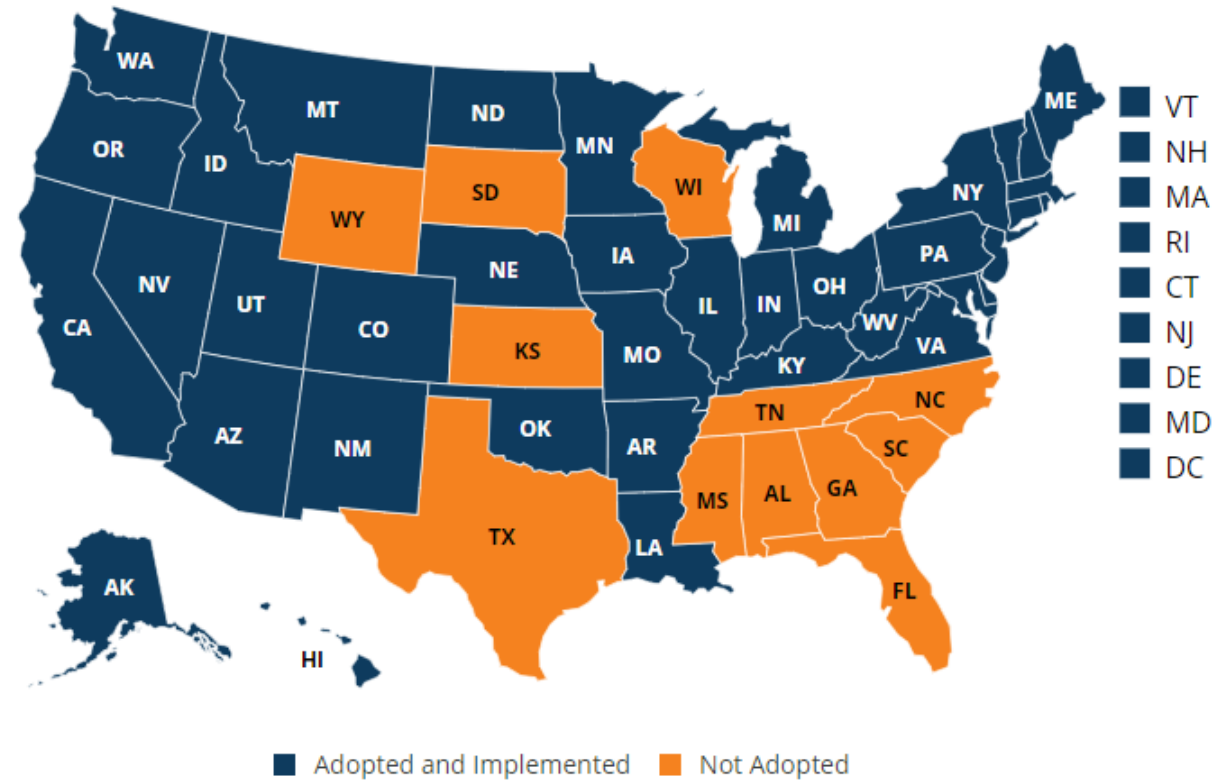
Coverage types: Public

Health coverage programs that are funded and administered by the state and/or federal government, including:

- Medicaid
- Medicare
- Children's Health Insurance Program (CHIP)
- TRICARE

Medicaid

- Provides health coverage to eligible low-income adults, children, pregnant people, elderly adults, and people with disabilities.
- Medicaid is administered by states, according to federal requirements, so the eligibility criteria and program vary by state.

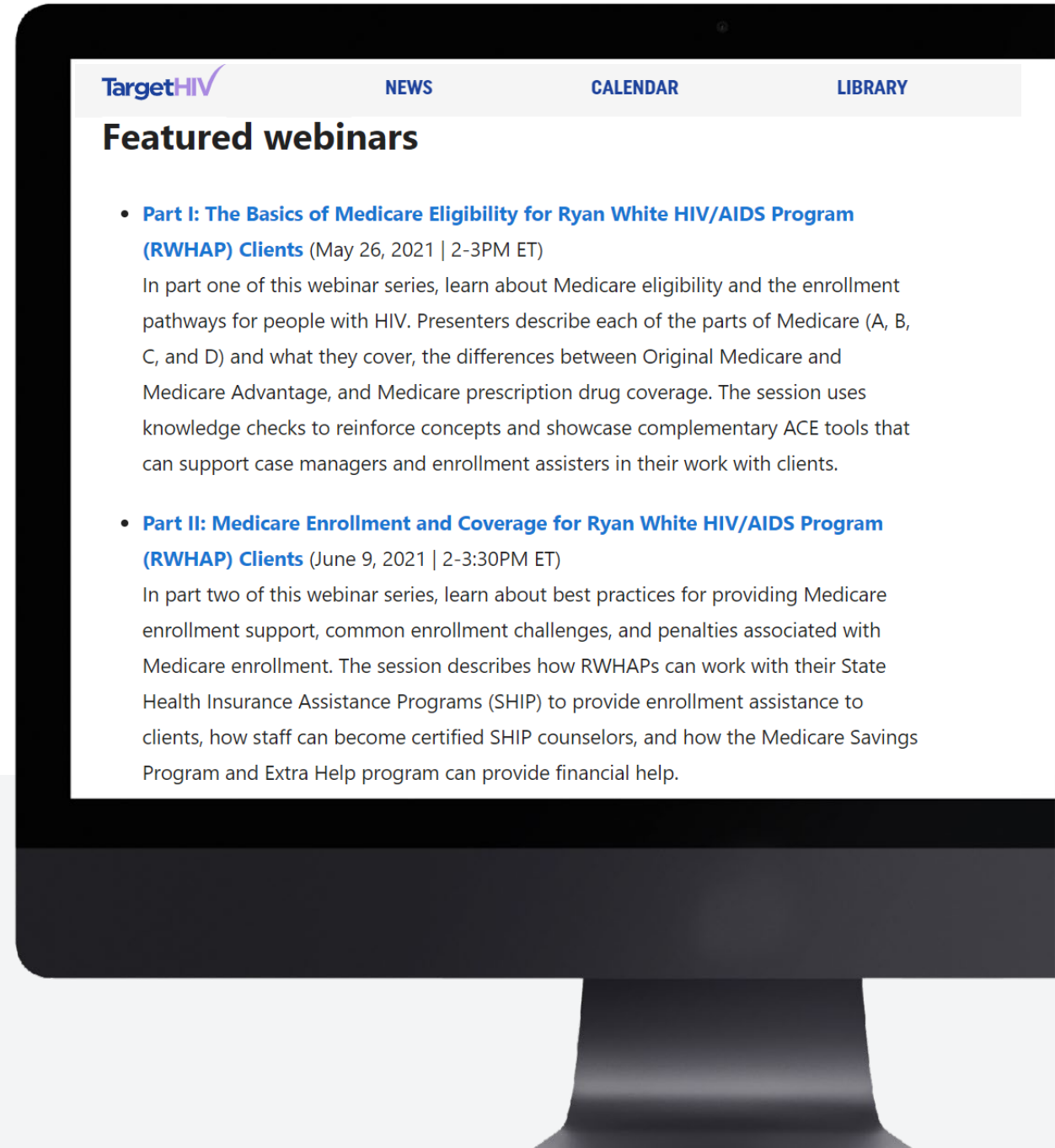


SOURCE: "Status of State Medicaid Expansion Decisions: Interactive Map" Kaiser Health Foundation, Published August 10, 2021.

<https://www.kff.org/medicaid/issue-brief/status-of-state-medicaid-expansion-decisions-interactive-map/>

Medicare

- Medicare is the federal health coverage program for people who are 65 or older and certain people under 65 who have a qualifying disability
- For more information about Medicare, check out our recent webinar series.



Featured webinars

- **Part I: The Basics of Medicare Eligibility for Ryan White HIV/AIDS Program (RWHAP) Clients** (May 26, 2021 | 2-3PM ET)

In part one of this webinar series, learn about Medicare eligibility and the enrollment pathways for people with HIV. Presenters describe each of the parts of Medicare (A, B, C, and D) and what they cover, the differences between Original Medicare and Medicare Advantage, and Medicare prescription drug coverage. The session uses knowledge checks to reinforce concepts and showcase complementary ACE tools that can support case managers and enrollment assisters in their work with clients.

- **Part II: Medicare Enrollment and Coverage for Ryan White HIV/AIDS Program (RWHAP) Clients** (June 9, 2021 | 2-3:30PM ET)

In part two of this webinar series, learn about best practices for providing Medicare enrollment support, common enrollment challenges, and penalties associated with Medicare enrollment. The session describes how RWHAPs can work with their State Health Insurance Assistance Programs (SHIP) to provide enrollment assistance to clients, how staff can become certified SHIP counselors, and how the Medicare Savings Program and Extra Help program can provide financial help.

Children's Health Insurance Program (CHIP)

- Health insurance program that provides low-cost health coverage to children in families whose income is too high to qualify for Medicaid but too low to afford private insurance.
- In some states, CHIP covers pregnant people.

TRICARE

- The health care program for uniformed service members, retirees, and their families



Coverage types: Private

Coverage by a health plan that is provided through an employer or union, purchased through a state or federal Marketplace, or purchased off-market from a private health insurance company, including:

- Employer-sponsored
- Marketplace coverage
- Off-Marketplace plans

Employer-sponsored

- Private insurance offered by a person's employer
- The employer typically pays a portion of the overall cost to insure the employee
- The list of covered services and medications is determined by the employer and the insurer

Marketplace coverage

- Private health insurance purchased by individuals through a federally- or state-operated **Health Insurance Marketplace** (sometimes called **Exchanges**)
- The federal government operates the Federally-facilitated Marketplace (FFM) Platform known as: **HealthCare.gov**, for most states.
- Some states run their own State-based Marketplace (SBM) Platforms
- Each year the FFM and SBMs have open enrollment periods (SBM dates vary).

Off-Marketplace plans

- Private health insurance plans that are purchased directly from private insurers
- Purchasing directly from the insurance company is an alternative to enrolling into a plan through the Marketplace

Qualified health plans (QHPs)

- QHPs are insurance plans that:
 - ✓ Are certified by the Health Insurance Marketplace
 - ✓ Provide essential health benefits, such as doctors visits, hospital care, prescription drug coverage, and more
 - ✓ Limit cost-sharing expenses (e.g. deductibles, co-pays, and out-of-pocket maximums) according to set standards
- All qualified health plans meet the Affordable Care Act requirement for having health coverage, known as **minimum essential coverage**.

Benefits of QHPs for people with HIV

- People can't be denied coverage for any health-related reason (including pre-existing conditions)
- Access to HIV and non-HIV services and medications
- QHPs can't drop a client if they have an existing medical condition or get one after enrolling

Audience Poll #2

I am most looking forward to accessing resources on _____. (Check all that apply).

1. Marketplace coverage
2. Medicare coverage
3. Federal-level information about Medicaid

How can the ACE TA Center support your work?

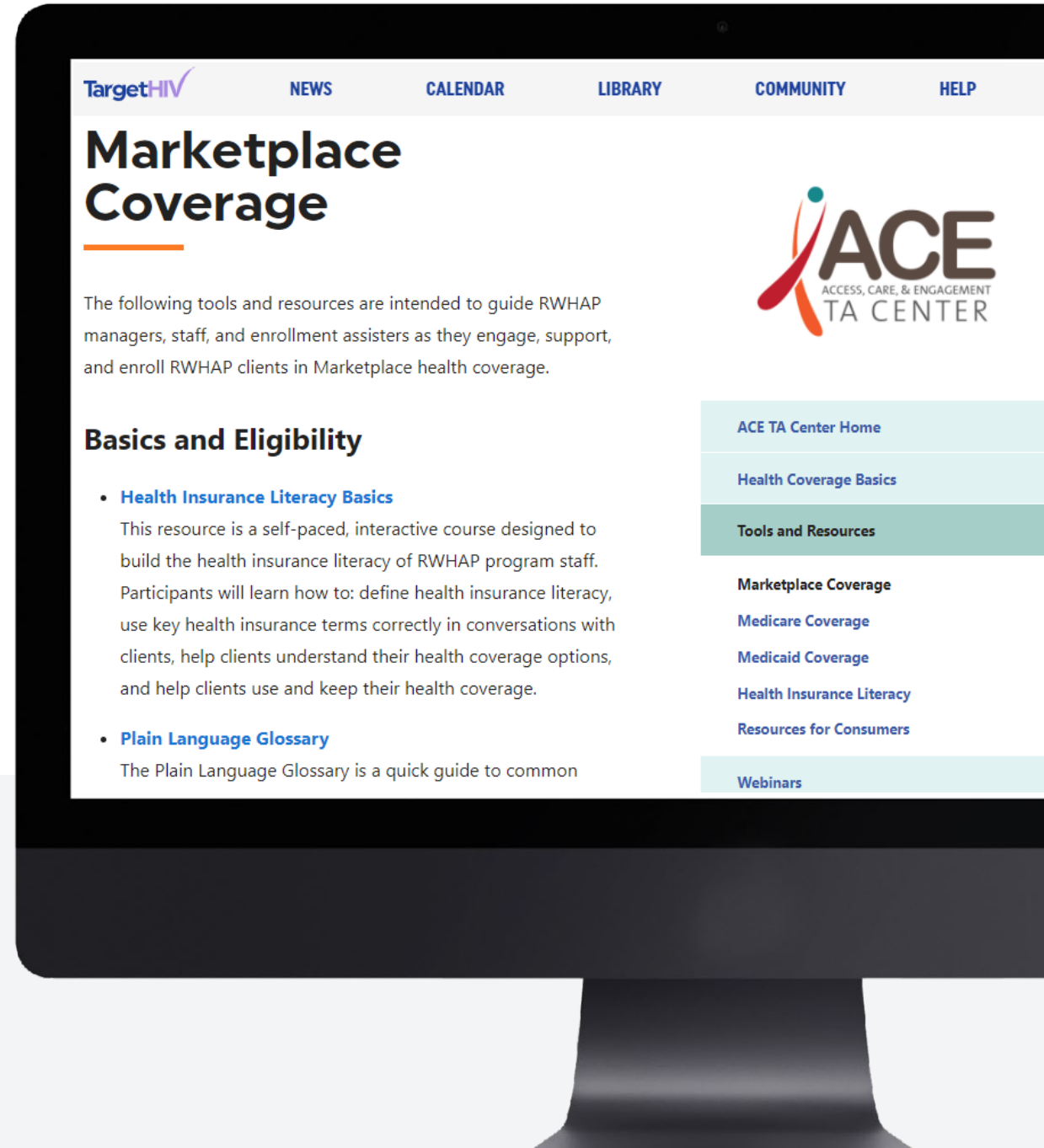


ACE provides resources, technical assistance, and strategies for policy implementation in the following areas:

- Marketplace coverage
- Medicare coverage
- Federal-level information about Medicaid

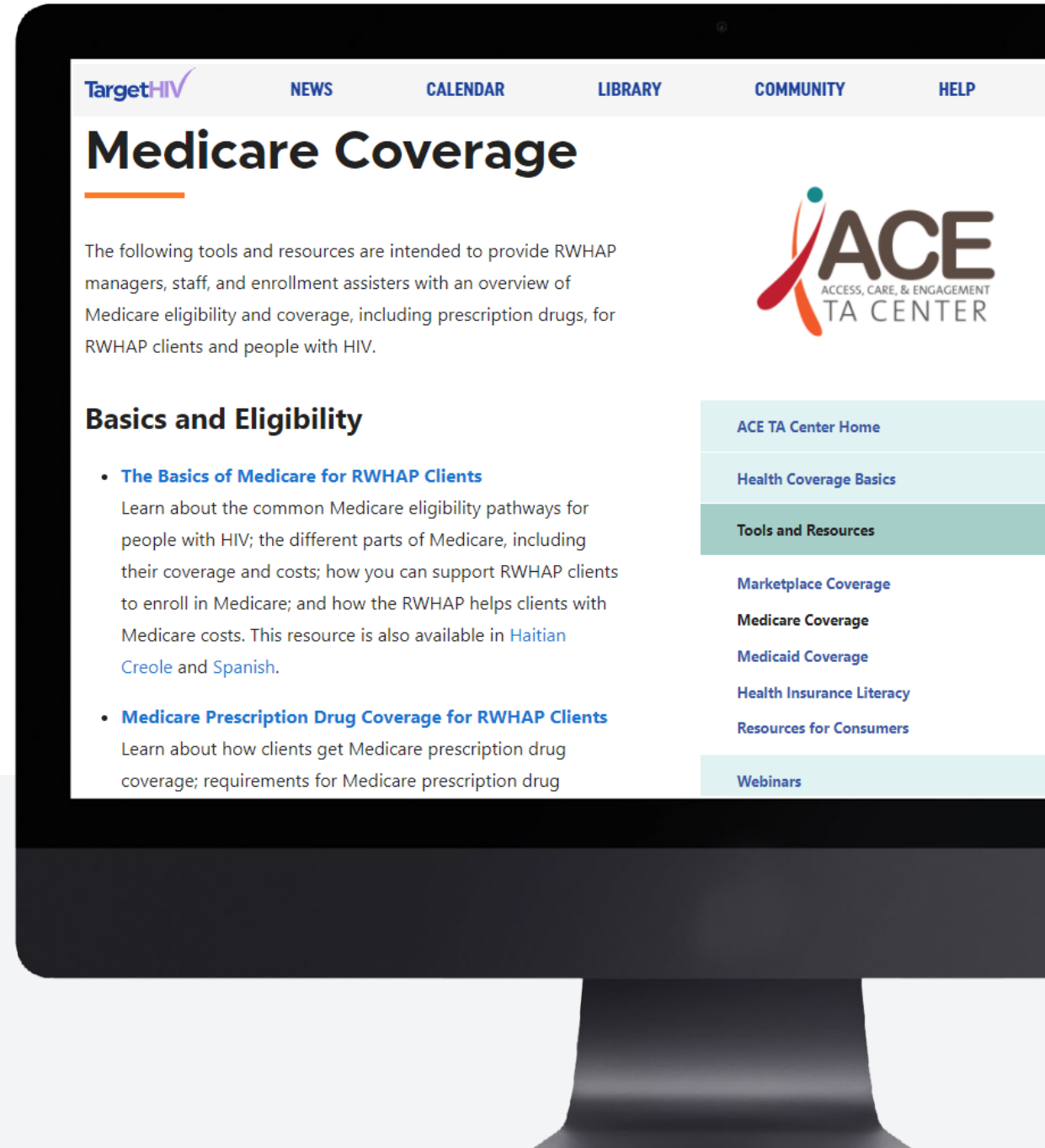
ACE TA Center Marketplace resources for staff

targethiv.org/ace/marketplace



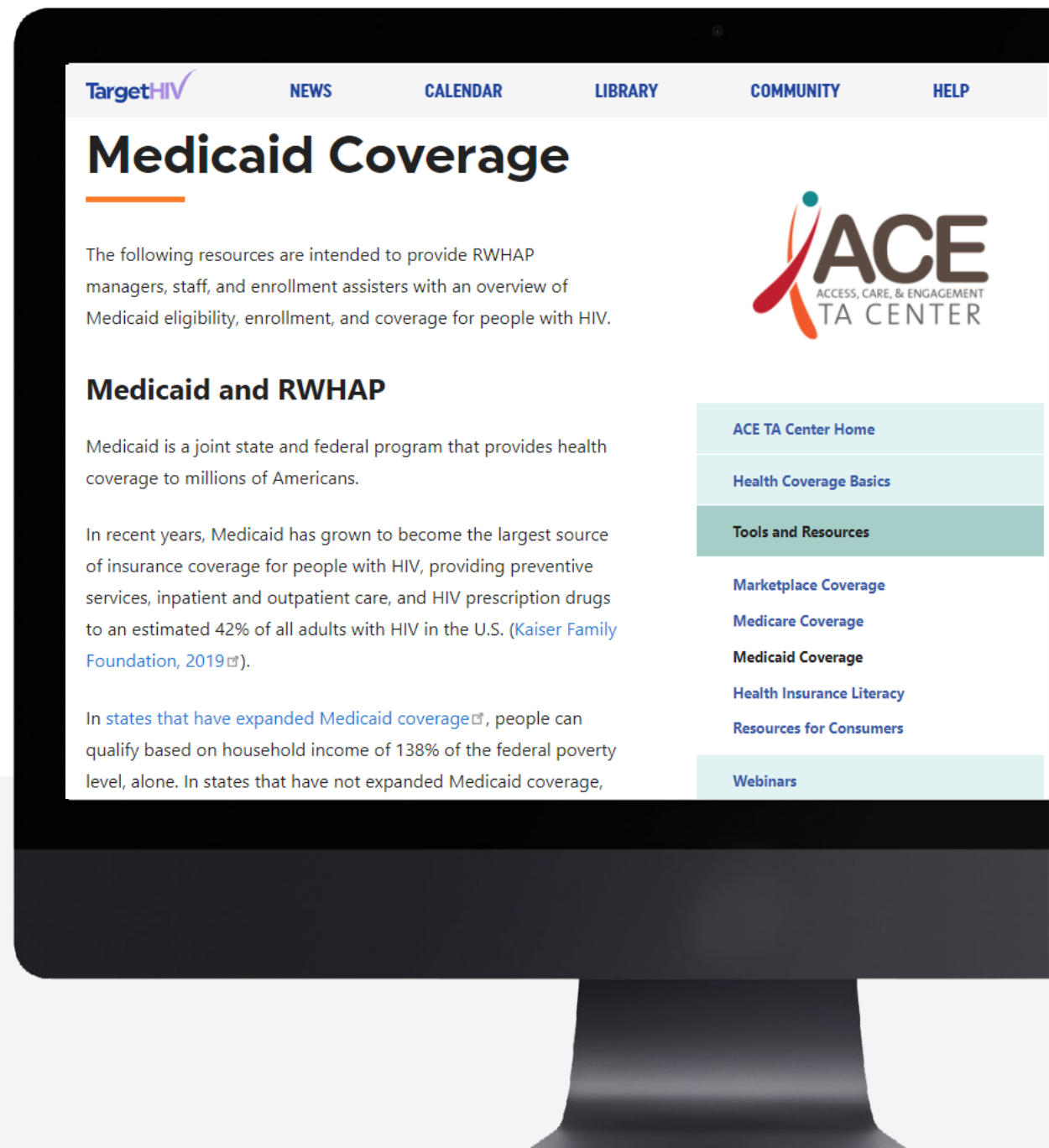
ACE TA Center Medicare resources for staff

targethiv.org/ace/medicare



ACE TA Center Medicaid resources for staff

targethiv.org/ace/medicaid



Medicaid Coverage

The following resources are intended to provide RWHAP managers, staff, and enrollment assisters with an overview of Medicaid eligibility, enrollment, and coverage for people with HIV.



Medicaid and RWHAP

Medicaid is a joint state and federal program that provides health coverage to millions of Americans.

In recent years, Medicaid has grown to become the largest source of insurance coverage for people with HIV, providing preventive services, inpatient and outpatient care, and HIV prescription drugs to an estimated 42% of all adults with HIV in the U.S. ([Kaiser Family Foundation, 2019](#)).

In [states that have expanded Medicaid coverage](#), people can qualify based on household income of 138% of the federal poverty level, alone. In states that have not expanded Medicaid coverage,

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Engaging clients in conversations about coverage



Addressing enrollment concerns

- **Changes in health care providers and medication coverage**
 - Clients may be able to stay with their current provider.
 - Most clients will have more services available to them if they enroll.
- **Affordability of coverage**
 - Help your clients calculate their premiums and out-of-pocket costs while they are comparing plans. Make it clear that financial assistance depends on eligibility criteria such as household income and size. Share stories from other clients who got help.
 - Explain how RWHAP, including the AIDS Drug Assistance Program (ADAP), may be able to help.

Addressing enrollment concerns

- **Communication challenges**
 - Health insurance terminology is complicated and difficult to understand.
 - Limited English, literacy, health literacy, disability, and behavioral health issues may affect clients' ability to understand health insurance information and their ability to communicate with healthcare providers.
 - Provide information in plain language and, whenever possible, the client's preferred language

Plain Language Glossary

[Plain Language Glossary of Health Care Enrollment Terms](#)

Plain Language Quick Reference Glossary
For Health Care Enrollment

Are you working to enroll Ryan White HIV/AIDS Program (RWHAP) clients in new health coverage options? Use this glossary to:

1. Explain confusing enrollment terms and phrases.
2. Build client understanding of common technical terms used during the enrollment process.

A

Adjusted Gross Income
The amount you earn or receive before taxes are taken out, minus certain allowed tax deductions, such as some business and medical costs.

Advance Premium Tax Credit (APTC)
The premium tax credit helps lower the cost of health insurance premiums for people with low-income. Advance payments of the tax credit are applied to premium payments right away to help lower the cost of premiums paid for health care coverage purchased through the Health Insurance Marketplace for a person or family. (See *Premium, Premium Tax Credit*)

Affordable Care Act (ACA)
The health care reform law passed in 2010 that makes health insurance available and more affordable to many people who did not have health insurance before. The Affordable Care Act is also known as 'Obamacare'.

Affordable
Low-cost

Agent/Broker
A person who can help you apply for and enroll in a Qualified Health Plan (QHP) through the Marketplace. S/he can recommend which plan you should enroll in. S/he is licensed and regulated by the state and typically paid by a health insurance company for enrolling you in the company's plans. Some agents/brokers may only be able to sell plans from specific companies. (See *Qualified Health Plan*)

B

Benefits
The health care services or items covered under a health insurance plan. Covered benefits and excluded services are listed in the health insurance plan's coverage documents.

In Medicaid and the Children's Health Insurance Program (CHIP), covered benefits and excluded services are defined by state program rules. (See *Medicaid, Children's Health Insurance Program*)

C

Call Center
A phone number to call for help applying for, enrolling in, and using health coverage. Help is often available in multiple languages.

Certified Application Counselor (CAC)
A staff person trained to help you:

- Look for health insurance options
- Compare health insurance options
- Complete application forms

CACs can provide information about various health plans but cannot tell you which health plan to choose. Their services are free. (See *Enrollment Assister, Marketplace*)

Children's Health Insurance Program (CHIP)
The government program that provides free or low-cost health coverage for children up to age 19 in families whose income is too high to qualify for Medicaid but too low to afford private insurance. CHIP covers U.S. citizens and eligible immigrants. In some states, CHIP covers pregnant people. CHIP goes by different names in some states. (See *Medicaid*)

The ACE TA Center helps RWHAP grantees and subgrantees enroll diverse clients, especially people of color, in health insurance. www.targethiv.org/ace

ACE
TA CENTER

Addressing enrollment concerns

- **Mistrust of health systems**
 - Some clients may have been denied coverage, experienced lifetime or annual spending limits, or treated with disrespect when enrolling in coverage. Others may mistrust health care systems in general.
 - Gain your clients' trust by:
 - being empathetic
 - referring them to providers who are culturally and linguistically competent
 - being clear, honest, and respectful in your communication

Addressing enrollment concerns

- **Immigration**

- Immigrant clients may assume they are not eligible for health coverage, or may fear that enrolling in coverage will put their or family members' immigration status at risk.
- Healthcare.gov defines terms like “lawfully present” and lists the [immigration statuses that qualify for Marketplace coverage](#)

Common Questions & Suggested Responses for Engaging Clients in Health Coverage

[Common Questions and Suggested Responses for Engaging Clients in Health Coverage](#)

1 | CHANGES IN PROVIDERS AND COVERAGE

Many RWHAP clients, especially those who have never had health coverage, don't know how the ACA will change their health care. They may worry about losing their current doctor and maintaining their HIV care. The following questions, answers, resources, and tips can help enrollment assisters respond to these worries in culturally appropriate ways.



CLIENT: Why do I need health insurance when I get my care through the Ryan White Program?

STAFF: Health insurance helps you in two major ways. First, **insurance covers care for all your health needs**. In addition to your HIV care and medications, you'll be able to get other health services, such as free preventive care, like flu shots and cancer screenings. You can also get care for other health problems you may already have, like heart disease or diabetes. Second, **health insurance protects your finances**. If something unexpected happens, like a car accident, you won't go broke paying hospital bills. Also, you can still get services from the Ryan White HIV/AIDS Program, like housing assistance and support groups, that are not covered by your health insurance.



TIP Give specific examples of how insurance for preventive services, screening, and treatment can help this client.



CLIENT: Does enrolling in health insurance mean I'm going to have a new doctor? I want to stay with the one I have now.

Audience Poll #3

Which concerns do you most frequently hear from your clients? (Check all that apply)

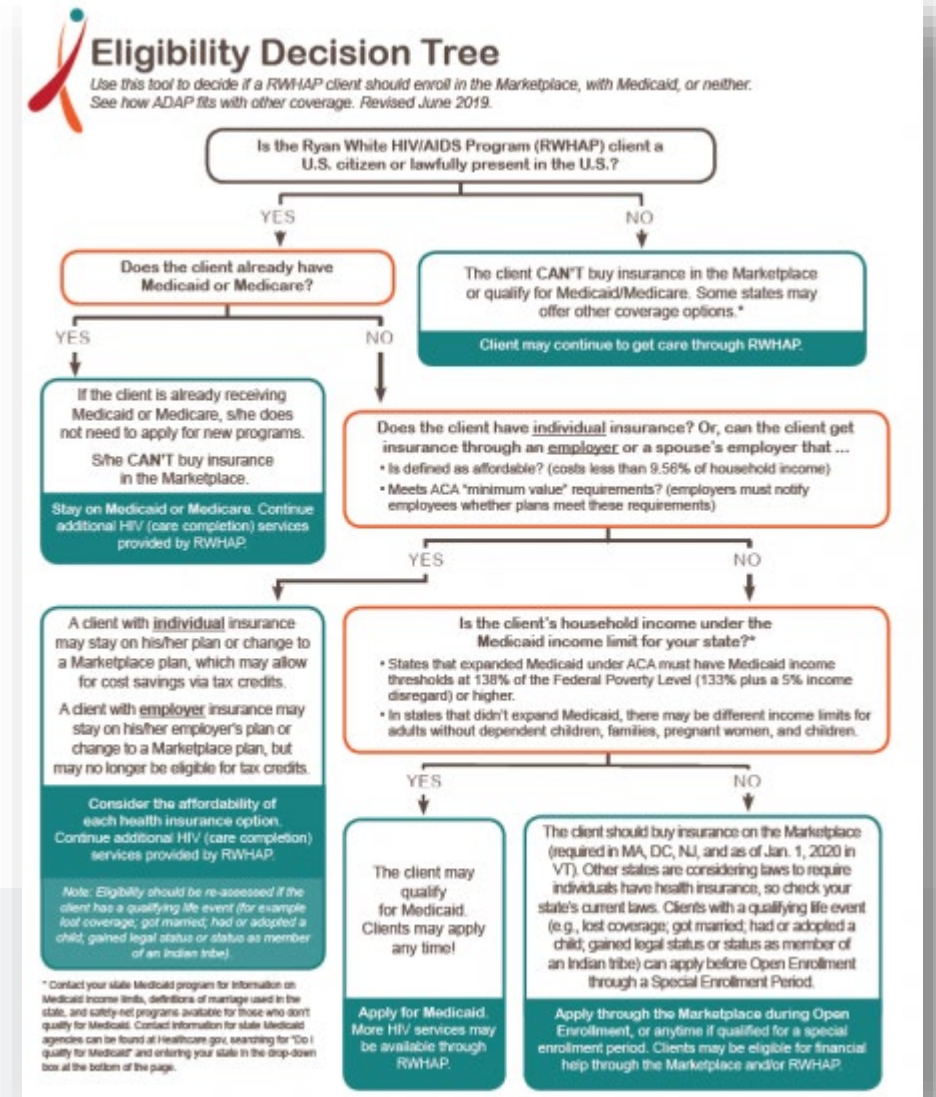
1. Changes in health care providers and medication coverage
2. Affordability of coverage
3. Communication challenges
4. Mistrust of health systems
5. Immigration status
6. Something else (tell us in the chat)

Enrolling clients in Marketplace coverage



Eligibility Decision Tree

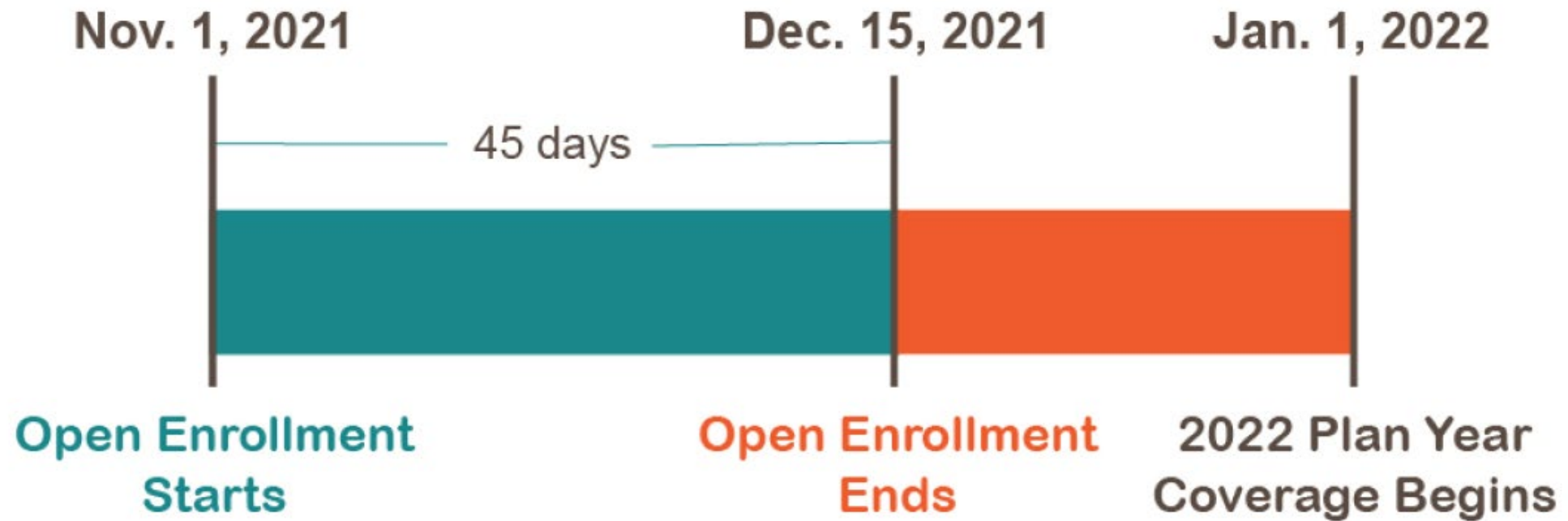
Use this tool to assess whether a client may be eligible for **Marketplace or Medicaid health coverage** depending on their current coverage, income, and citizenship status.



Eligibility and enrollment for Marketplace coverage

- To be eligible to enroll in health coverage through the Marketplace, you:
 - Must live in the United States
 - Must be a United States citizen or national (or be lawfully present)
 - Cannot be incarcerated
- When applying for Marketplace coverage, individuals are automatically screened for Medicaid or CHIP eligibility.
- Enrollment is done online by the individual, with assistance from case manager, Certified Application Counselor, or certified navigator.

Open Enrollment for Healthcare.gov



State-specific Open Enrollment periods

- States that run their own Marketplace exchanges have the ability to extend their Open Enrollment dates.
- Permanently extended:
 - CA: Nov. 1, 2021 – Jan. 31, 2022
 - CO: Nov. 1, 2021 – Jan. 15, 2022
 - D.C.: Nov. 1, 2021– Jan. 31, 2022
- Other states with state-based exchanges that have flexibility to extend their Open Enrollment period (exact dates TBD):
 - CT, ID, MD, MA, MN, NJ, NV, NY, PA, RI, VT, WA
 - New SBEs for 2022: KY, ME, NM

Account Tune-Ups

An **Account Tune-Up** is a pre-enrollment appointment that helps eligible clients navigate Open Enrollment quickly and efficiently.

[Account Tune-Ups: Getting Ready for Marketplace Open Enrollment](#)

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 2022 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.

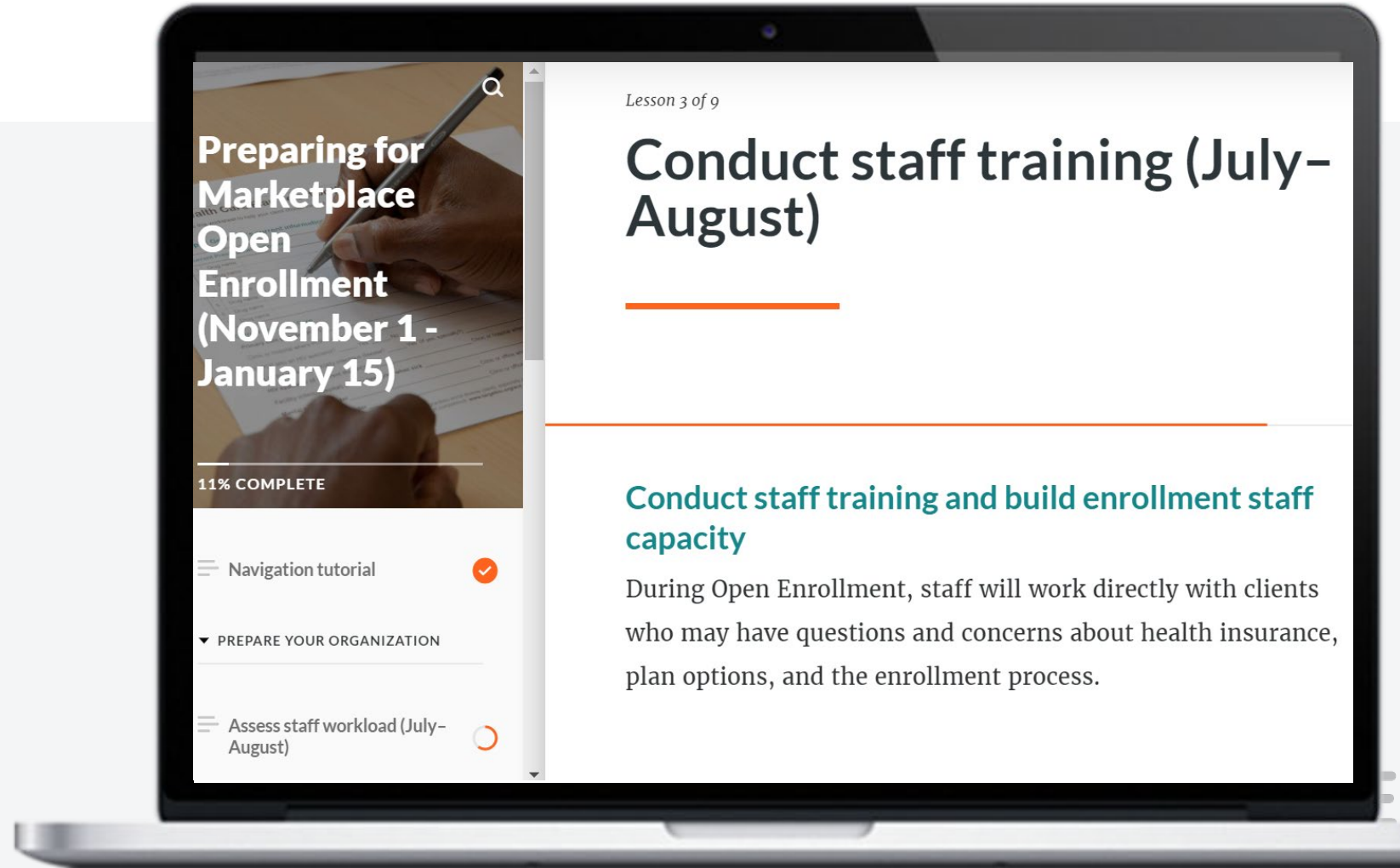
2. Review finances.

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.

Preparing for Marketplace Open Enrollment

On-Demand Module



The image shows a laptop screen displaying a course interface. The course title is 'Preparing for Marketplace Open Enrollment (November 1 - January 15)'. The progress is 11% complete. The course is divided into sections: 'Navigation tutorial' (completed), 'PREPARE YOUR ORGANIZATION', and 'Assess staff workload (July-August)'. The current lesson is 'Conduct staff training (July-August)', which is Lesson 3 of 9. The lesson content includes the heading 'Conduct staff training and build enrollment staff capacity' and a paragraph explaining that during Open Enrollment, staff will work directly with clients who may have questions and concerns about health insurance, plan options, and the enrollment process.

Lesson 3 of 9

Conduct staff training (July-August)

Conduct staff training and build enrollment staff capacity

During Open Enrollment, staff will work directly with clients who may have questions and concerns about health insurance, plan options, and the enrollment process.

Special Enrollment Periods

- Clients who are eligible for a **Special Enrollment Period (SEP)** can enroll in a new Marketplace health insurance plan or they can change plans outside of the standard Open Enrollment period.
- SEPs are triggered by **life events** (e.g. change in residence, household, or loss of coverage) and **other special circumstances**.



Special Enrollment Periods

Can I enroll in a Marketplace health insurance plan outside of Open Enrollment?

Sometimes you experience a big life change that also changes your health coverage needs—like having a child, losing your job, or losing your health coverage. Usually Open Enrollment is the only time you can sign up for a new health insurance plan through the Health Insurance Marketplace (e.g., HealthCare.gov) or change your current plan. But if you have a big life change—or “life event”—you may qualify for a Special Enrollment Period.

A Special Enrollment Period lets you enroll in a new health plan or change your plan outside of Open Enrollment. You may also qualify for a Special Enrollment Period if something happened during Open Enrollment that prevented you from getting the right coverage. This is called a “special circumstance.” See the full list of life events and special circumstances on the next two pages.

Report changes as soon as possible
If you think you may be eligible for a Special Enrollment Period, or if you have any changes to your income, household size, or health coverage, you should report this information as soon as possible. Talk with an enrollment assister or Ryan White Program case manager, or contact the Marketplace Call Center at 1-800-318-2596.

Revised March 2019 ACE TA Center | Special Enrollment Periods | Page 1

SEP Consumer Fact Sheet

State individual mandates

- **CA, D.C., MA, NJ, and RI** have state-level individual mandates which include a financial penalty.
- **VT** also has a mandate, but no penalty.
- If you live in one of these states or territories, visit the websites of your departments of insurance to learn more about the specifics of each mandate.

Audience Poll #4

A person can enroll in a new Marketplace health insurance plan or they can change plans outside of the Open Enrollment period if they experience a qualifying life event.

1. True
2. False

Using coverage and staying covered



Using coverage

- After enrolling, individuals will receive their insurance card in the mail.
 - They can use the card with in-network providers and pharmacies.

To stay covered, help your clients remember to...

- Pay premiums on time
- Report income and household changes
- Know what to do if they lose coverage

What to do if your client loses coverage

- Talk to their doctor and/or case manager to get a few months of medications if possible.
- Make sure they are currently enrolled with ADAP. RWHAP may be able to help fill gaps in HIV care until the client can get new coverage that meets their health care needs.
- Help the client make a plan for getting health coverage again

Stay Covered All Year Long & Making the Most of Your Coverage

Stay Covered All Year Long

Now that you've enrolled in health insurance, make sure you keep it.

Health insurance is important because it covers all your health needs, such as HIV medications and care, free preventive care, hospital stays, and substance use and mental health services. This guide covers what you need to do to stay covered throughout the year.

Pay premiums on time2
Report income and household changes4
What to do if you lose coverage6

TIP

Even if you have health insurance, stay in touch with your Ryan White Program case manager. S/he can help make sure you stay enrolled in ADAP and have access to financial help for insurance and Ryan White Program services like transportation and housing support.



Making the Most of Your Coverage

Now that you've enrolled in health insurance, use this guide to learn how to start using your benefits.



Audience Poll #5

To help clients stay covered, which of the following should you help them do? (check all that apply)

1. Pay premiums on time
2. Report income and household changes
3. Know what to do if they lose coverage

Financial help



Financial support

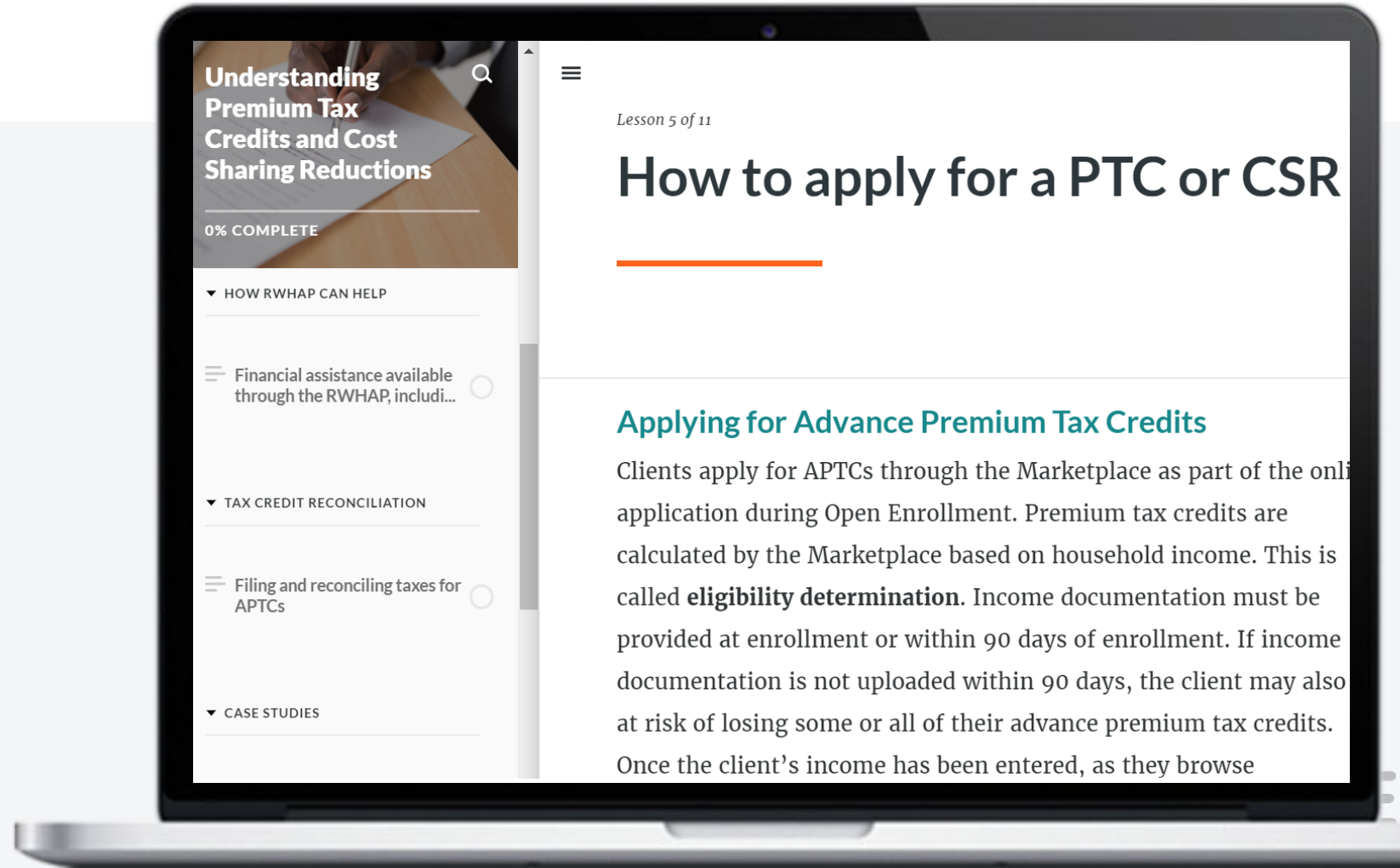
- Many people enrolled in Marketplace coverage qualify to receive financial assistance to help pay for their premium. The amount of assistance depends on a person's **income** and **family size**.
- Financial help is available as **premium tax credits** (PTCs) and **cost-sharing reductions** (CSRs).

Financial help from the RWHAP

- RWHAP, including the ADAP, may be able to help with premium payments, co-pays, and deductibles.
- RWHAP may be able to ensure HIV coverage completion for insured clients and a safety net for the uninsured.
- Coverage completion includes financial help with the costs of coverage, and funding for services that help people stay in care.

Understanding PTCs & CSRs

On-Demand Module



Best practices for supporting enrollment



Encourage one-on-one enrollment assistance

- Many jurisdictions and organizations have enrollment assisters on staff that understand the particular needs of RWHAP clients.
- State Health Insurance Assistance Programs (SHIPs) provide free, one-on-one insurance counseling and assistance to Medicare-eligible individuals, their families, and caregivers.
- Consider having a staff person trained as a SHIP counselor and/or Certified Application Counselor (CAC) .

Considerations when working with external partners

- HIV programs can provide training about enrollment considerations for people with HIV, including the role of ADAP.
- Partners may include CAC organizations, navigators, agents, and/or brokers.

Training for external enrollment partners

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.

Help consumers find plans that cover their HIV drugs.

Without coverage, medications can cost hundreds of dollars per month.

- Consumers work closely with their doctor to find the HIV treatment plan that works best for them. People tolerate HIV medications differently, so switching medications may not be an option.
- Some health plans may only cover certain HIV drugs or combinations, or may require increased cost-sharing for certain HIV drugs.

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 gap in insurance coverage.

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 where possible. Encourage consumers to ask questions, and ask them to state what they need to know or do in their own words.

How Assistors Can Help People Living with HIV Get Affordable Coverage



Questions & Answers



Liesl
Lu



Christine
Luong



Molly
Tasso

Thank you.



Please complete the evaluation!

Sign up for our mailing list, download tools and resources, and more

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Contact Us

acetacenter@jsi.com