



Webinar Transcript | September 14, 2021

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

- Liesl Lu: Good afternoon, everyone, and welcome to today's ACE TA Center Webinar. I'm Liesl Lu, the ACE TA Center project director and a senior consultant here at JSI. Today we're going to focus on the life cycle of health coverage as well as practical strategies and tools to engage, enroll, and retain Ryan White HIV/AIDS program clients into health care coverage.
- Liesl Lu: This is our annual orientation webinars designed to introduce new program staff or staff with new roles to the ACE TA Center by highlighting ACE TA Center tools and resources that can support staff in their role. So we're going to chat out the link to download today's slides right now.
- Liesl Lu: So at the ACE TA Center, we help build the capacity of the Ryan White HIV/AIDS program community to navigate the changing healthcare landscape and help people with HIV to access and use their health coverage to ultimately improve their health outcomes. And we do this by supporting Ryan White recipients and sub-recipients to engage, enroll, and retain clients in Medicare, Medicaid, and individual health insurance options.
- Liesl Lu: We build organizational health insurance literacy, and thereby improving client's capacity to use the healthcare system, and communicate with clients about how to stay enrolled and use health coverage. So we do this all by developing and disseminating best practices and supporting resources out to the Ryan White community and by providing technical assistance and training through national and localized activities.
- Liesl Lu: And so here you can see all of our key audiences. And they include program staff, clients, program managers, and administrators, but also people who enroll Ryan White clients, such as navigators and certified application assisters or counselors. So today we'll focus primarily on resources for case managers and other staff that work directly with consumers.
- Liesl Lu: And our webinar today will be archived on TargetHIV, at targethiv.org/ace. And all participants on from today's webinar will receive an email when it's posted so you can share with your colleagues and also go back to references at a later date. You can find all the links of the tools that we're going to present today on Target. And if you forget the direct link, we're chatting it out now, but you can also find it by going to the TargetHIV website homepage or searching the topic library.
- Liesl Lu: So first, I'll ask everyone to complete a poll so we can learn a little bit more about you and your organization and who's on the call. So how long have you



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been in your current role at your organization? Less than one year, one to two years, three to five years, or five or more years. And I'll just give you a few moments to answer that poll.

Liesl Lu: Okay. So we'll close that out and see who's here. Okay. So it looks like about a third of you have been in your role less than a year. And another quarter, one to two years. And almost a third, five or more years. So a good range in the distribution of experience. I think we'll definitely have information for all of you for those who are starting out new in the role or new to your organization. You'll be able to find some helpful information and resources that will help you work with your clients.

Liesl Lu: And so by the end of today's webinar, you'll be able to understand how the ACE Center can be helpful to you as a new staff person by understanding the basics and eligibility. We'll identify resources to support you as you enroll clients in health coverage, how to engage clients in conversations about health coverage, and the basics of enrolling clients in Marketplace coverage and identifying financial assistance to support Ryan White clients and maintaining their health coverage.

Liesl Lu: And today I'm joined by Christine Luong and Molly Tasso from JSI. Christine is the research and policy associate for the ACE Center. She specializes in mixed methods research, health policy analysis, GIS and data visualization, and materials development for Ryan White grantees of clients and a variety of other audiences.

Liesl Lu: And Molly is a policy analyst for the ACE Center. She specializes in health reform and its implications for people living with HIV. In her previous, work previous to JSI, Molly was a policy manager and director of a health care navigator program at a Chicago-based HIV/AIDS non-profit organization. And so now I'll hand it over to Christine.

Christine Luong: Thanks, Liesl, and welcome to everyone joining us today. Let's get started with the basics of health coverage and the eligibility criteria for common health coverage options. But before we dive in, it's important to start by discussing the benefits of health coverage for people with HIV, because this discussion really sets the stage for everything else that we're going to cover today.

Christine Luong: So about a decade ago, legislation was passed in 2010, that created the health insurance Marketplace, expanded covered options, and instituted protections related to eligibility for health insurance. So for people with HIV, this meant that



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they could no longer be denied health coverage due to having a pre-existing condition, which was often the case before these protections were in place.

Christine Luong: So before then, people with HIV, they were receiving excellent HIV care through the Ryan White HIV/AIDS program, but as you're probably aware, people with HIV can also have additional healthcare needs beyond that of HIV, including health conditions like diabetes and heart disease. And the Ryan White program, it really wasn't designed to address all of those complex issues. And as a reminder, the Ryan White program is not health insurance. So when we talk about health coverage, we are referring to coverage options that provide affordable access to both HIV and non-HIV healthcare services and medications.

Christine Luong: Another benefit of having health coverage is the ability to access preventative care, which means clients don't have to get sick in order to receive health benefits. And finally, health coverage offers protection against high and unexpected healthcare costs such as a trip to the emergency room if your client is uninsured. So as a result of these protections and expanded access to care, it's not an exaggeration to say that having access to the full spectrum of medical care has really been life-changing for many people with HIV.

Christine Luong: Now, the ACE Center has a fantastic resource, the Health Insurance Literacy Training module, to help strengthen your understanding of the basics of health insurance and support your clients with getting enrolled, using their health coverage, and staying covered. This is a self-paced online module. So that means you can refer back to it as needed. And we'll chat out the link to that now. It's really a great place to start for staff who are new to supporting Brian White clients.

Christine Luong: So let's start by talking about public coverage options. These are health coverage programs that are funded and administered by the state and/or the federal government, including Medicaid, Medicare, the Children's Health Insurance Program, or CHIP, and TRICARE. So let's start with Medicaid.

Christine Luong: Medicaid is a public coverage option for low-income adults, children, people who are pregnant, elderly adults, and people with disabilities. And Medicaid is actually the largest source of insurance coverage for people with HIV in the U.S., and it covers over 40% of all adults with HIV. Medicaid is administered by the states according to federal requirements. So what that means is the eligibility criteria will vary for each state Medicaid program.



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Christine Luong: Now, as a part of the 2010 healthcare legislation that I described earlier, each state was given the option to expand their Medicaid program to cover more low-income residents. So far, 39 states, including Washington, D.C., have adopted that expansion. In those states, individuals are eligible for Medicaid if they have incomes up to 130% of the federal poverty level. But in the 12 states that have not yet adopted the expansion, the income eligibility for adults is at 40% of the federal poverty level.

Christine Luong: And broadly speaking, Medicaid eligibility in those states is limited to specific low-income groups. So you can see the map on this slide that provides an overview of the Medicaid expansion decision in each states. The states in blue, also known as Medicaid expansion states, have adopted the expansion. While the states in orange, also known as Medicaid non-expansion states, have not yet adopted the expansion.

Christine Luong: So now let's talk about Medicare. Medicare is a public coverage option for people who are 65 or older, people under 65 who have a qualifying disability, and people with certain medical conditions. Now, unlike Medicaid, Medicare eligibility does not vary by state. We actually won't go into too much detail about Medicare today, but we do encourage you to check out our recent two-part webinar series on the basics of Medicare and Medicare enrollments. And we'll chat out the link to where you can find those feature webinars and also browse archive webinars on other topics.

Christine Luong: So the Children's Health Insurance Program, that is a public outreach program that provides low-cost health coverage to children and families whose income is too high to qualify for Medicaid, but their income is also too low to afford private insurance. In some states, CHIP also covers people who are pregnant.

Christine Luong: And finally TRICARE is the public coverage program for the U.S. Armed Forces, which includes uniformed service members, retirees, and their families.

Christine Luong: And now let's move on to private health coverage. So private health coverage refers to plans provided through either an employer or union purchased through a state or federal Marketplace, or purchased off Marketplace from a private health insurance company. And we'll go over all of these today.

Christine Luong: So let's start with employer-sponsored coverage. This is exactly what it sounds like. It's private health insurance that is offered by a person's employer. This is the most common way that Americans get their insurance. So how this works is



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typically the employer will pay a portion of the overall cost to ensure the employee and their dependents if they have any.

Christine Luong: So, for example, the company might pay 80% of the total monthly premium to the insurer, and the employee would pay the remaining 20% of the premium plus any deductibles, copays, and other cost sharing if applicable. And the specific services and medications that are covered by that health plan are determined by the employer and the insurer when they negotiate the details of the group health plan for all eligible employees.

Christine Luong: Another type of private health coverage is Marketplace insurance. And this is purchased by individuals through a federally-operated or a state-operated health insurance Marketplace. And that's sometimes called a health insurance exchange. Now, most of you are probably familiar with HealthCare.gov. That's the Federally-Facilitated Marketplace platform, or FFM, and that's the platform that's used in most states right now. However, 17 states and Washington, D.C., do run their own State-Based Marketplace platforms, so SBMs, and they do not use HealthCare.gov.

Christine Luong: Each year, both the Federally-Facilitated Marketplace and the State-Based Marketplaces have open enrollment periods for individuals to apply for and enroll in coverage that starts the following calendar year. The HealthCare.gov open enrollment period has typically been a 45-day window that starts November 1st and ends December 15th. Now the SBMs, the State-Based Marketplaces, they don't have to follow those same dates, but they do tend to mirror the HealthCare.gov open enrollment window. But they do also have the flexibility to extend their open enrollment periods as well.

Christine Luong: Now, note that when we say the Marketplace, we're generally referring to either HealthCare.gov or a State-Based Marketplace. But if you're unsure which platform your state uses, we'll chat out a link now that will help you find the Marketplace in your state.

Christine Luong: So one last note about Marketplace. On the Marketplace, individuals can search for and purchase a Qualified Health Plan. And I'll describe what that is in a moment. And they can also qualify for financial assistance in the form of Advanced Premium Tax Credits, called APTCs, and Cost Sharing Reductions, or CSRs, that can help reduce their out-of-pocket expenses for health coverage.

Christine Luong: And the last type of private health coverage that I'll describe today is off-Marketplace coverage. Now these are plans that individuals can purchase



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directly from private insurers. So, for example, directly from Blue Cross Blue Shield, or Humana without enrolling through the Marketplace. However, one important note is that individuals will not be able to qualify for Advanced Premium Tax Credits or Cost Sharing Reductions to lower their out-of-pocket costs. Those are only available through the Marketplace.

Christine Luong: And now I want to take a minute to dig a little bit deeper into this concept of Qualified Health Plans, or QHPs, or I mentioned before when I talked about Marketplace coverage. So QHPs are plans that have been certified by the health insurance Marketplace to provide 10 categories of services called essential health benefits. And this includes things like doctor's visits, hospital care, and prescription drug coverage. And they also have to follow established limits on cost sharing, such as for deductibles, copays, and out-of-pocket maximums. All Qualified Health Plans meet the Affordable Care Act requirement for having health coverage, which is also known as Minimum Essential Coverage, or MEC.

Christine Luong: All right. So what's the big deal about Qualified Health Plans? Well, for people with HIV Qualified Health Plans are the preferred type of plan, since they can't be denied coverage for any health-related reason, including HIV, and the benefits associated with the plans are quite comprehensive. So for example, QHPs provide coverage for a network of medical providers, including specialists for complex health conditions, coverage for mental health and substance use treatment services, and coverage for injury and hospitalization. And finally Qualified Health Plans can not drop a person from their coverage if they have an existing medical condition or if they develop a medical condition after enrolling in a plan.

Christine Luong: All right. So we've covered a lot just now. So let's take a moment and do a quick poll. Which of the following are you most looking forward to accessing resources about? Is it Marketplace coverage, Medicare coverage, or federal-level information about Medicaid. And you can check all that apply. And if there's something else you're interested in that is not listed here, you can feel free to let us know in the chat.

Christine Luong: So we'll give folks a moment vote in poll. And we can close the poll. Let's see what you all replied. All right. So it seems, wow, 73% of you are interested in resources about Marketplace coverage. 57% of you are interested in Medicare coverage. And just about half of you are interested in federal level information about Medicaid. All right, so let's move on to the next slide.



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Christine Luong: Well, we're glad you're joining us today because the AXCE TA Center provides resources, technical assistance, and strategies for policy implementation for all of those topics, Marketplace coverage, Medicare coverage, and federal-level information about Medicaid coverage. The ACE Center has been helping the Ryan White community since 2013. And we're constantly improving our resources to meet your needs, as well as the needs of your Ryan White clients.

Christine Luong: So if you haven't visited our website before, we'll chat out the link to our homepage, as well as to our health coverage basics web page. Feel free to book the... Sorry, feel free to bookmark these pages so that you can come back to it later. But in the next few slides, I'm going to briefly orient you to our website and show you where to find ACE TA Center resources to help you with your work. And also today's presentation is structured to mirror the way that our tools and resources are organized on our website. So please do take a look and explore when you get a chance.

Christine Luong: So if you're looking for resources about Marketplace coverage specifically, all of our Marketplace tools are available on our website at targethiv.org/ace/Marketplace. The tools are organized by topic area, such as basics and eligibility, engaging clients in conversations about coverage, enrolling clients in Marketplace coverage, using coverage and staying covered, and taxes and financial health.

Christine Luong: We offer a mix of fact sheets, e-learning modules, short videos, and other types of resources. And you can see on this slide the sneak peek of our health insurance literacy basics, e-learning module that I described earlier, and the plain language glossary, which Liesl will talk about later. And we'll chat out the link to that web page now.

Christine Luong: we also have a number of resources that cover the nuts and bolts of Medicare coverage for Ryan White clients. And they're organized in a similar way to the Marketplace resources. And here, you can see a sneak peek of two of our Medicare tools. The first is our basics of Medicare for Ryan White clients, which talks about the common eligibility pathways for people with HIV and the different parts of Medicare. This resource is also available in Haitian Creole and Spanish.

Christine Luong: And you can also see our second tool, which is the Medicare prescription drug coverage for Ryan White clients. And this one talks about how to get prescription drug coverage, coverage for HIV medications, the Donut Hole period, and how ADAP can help clients pay for Medicare prescription drug



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coverage. We do have several other Medicare tools about Medicare enrollment, transitioning from Marketplace insurance to Medicare, enrollment support, and financial support for Medicare. You can find them all at TargetHIV.org/ace/medicare. And we'll chat that link out, too.

Christine Luong: And finally, we've developed a webpage that explains how Medicaid and the Ryan White program can work together to support the healthcare needs of people with HIV. Can I get the next slide please? One before that. Looks like we're missing a slide, but that's okay.

Christine Luong: So since Medicaid eligibility and coverage is state-specific, we do encourage you to reach out to your state Medicaid agency if you have questions about what specific Medicaid programs should clients may be eligible for. And we've also compiled links to external resources that can help answer some of your questions. And we'll chat out the link to that web page, too. That's TargetHIV.org/ace/medicaid.

Christine Luong: And now I will turn it back over to Liesl who will talk about engaging clients in conversations about health coverage. Liesl.

Liesl Lu: Great. Thanks, Christine. And I think the header on that slide just had Medicare instead of Medicaid, but otherwise that slide was correct. So now that you've learned the lay of the land from Christine in terms of coverage types in the areas that ACE provides technical assistance, let's jump into how to have conversations with your clients about the benefits of health coverage and how to ease their concerns. And along the way, I'm going to show you some ACE TA Center resources to help support these conversations between you and your clients.

Liesl Lu: So clients who may be newly eligible for insurance for a variety of reasons, including a change in income, or family status, moving to a new state, changing jobs, or just turning 26, which means they no longer are covered through a parent or guardian's health insurance plan maybe eligible for new insurance.

Liesl Lu: And just because someone is eligible for health insurance does not mean they will immediately feel comfortable with the idea of health insurance. As many of you know, health care access is much more than just getting insurance. Your clients may have a lot of questions. And it's important that you have answers so that you can help build the client's trust and confidence in the enrollment process and in using their insurance.



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- Liesl Lu: So there are many concerns that clients have when they consider enrolling in health covers or switching from their current coverage to a new health insurance plan. And some of the main concerns include whether they can keep their current doctors or have to find new ones, and if their medications will be covered and how much it will cost with a new plan.
- Liesl Lu: So to help ease these concerns, it's important to understand their current costs and who their current providers are. And then to help them compare new plans by calculating the premiums and out-of-pocket costs of each potential plan. And in many cases, clients will have more services available to them through these plans than what they may have typically had before.
- Liesl Lu: So you'll need to also review their household income and size and make it clear that financial assistance depends on these types of eligibility criteria. So you also want to stress the importance of keeping them up to date. And it can be helpful to share stories of how you or colleagues may have successfully helped defiant in a similar situation before to make that client feel comfortable and have more trust in the process.
- Liesl Lu: Additionally, to help ease client concerns of the affordability of plans, it's really important they understand that the Ryan White program, including ADAPs can help clients with premiums and other health coverage costs. And this does vary from state to state. So it's important to find out what kinds of financial help are available from the Ryan White program in your area.
- Liesl Lu: And in addition to providing financial help, Ryan White program in your area may also be able to provide helpful information about plans that will be offered during the upcoming open enrollment period, including costs for premiums and co-payments, and a list of medications that each plan will cover.
- Liesl Lu: So, right now, prior to open enrollment, you can contact your ADAP or a part A program to see if they're reviewing plans and to see if there are specific plans that they support for the 2022 plan year. So we're going to chat out a link right now to [NASDAD's 00:24:40] ADAP coordinator directory if you need to find that contact information for the program in your area.
- Liesl Lu: And then sometimes conversations with clients about how health coverage can eliminate a variety of other challenges. And it's important to remember that talking about health insurance can be confusing for everyone. So taking into consideration the health literacy, health insurance literacy, and English proficiency of your client is a great place to start. And whether you're talking



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about print materials or just talking one-on-one with clients, it's important to practice having these conversations in a way that is clear, uses plain language and simple terms, and gives you as the case manager writer an opportunity to make sure that the client is getting the information that they need.

Liesl Lu: And so one of the areas that the ACE AT Center can support you with this is through a plain language quick reference guide for program staff to reference when explaining confusing enrollment terms and phrases to client is a glossary, and it's available in both English and Spanish. Information is also available for download and in a web-based clickable format. And in the Spanish version, there's a complete list of terms on the last page that provides the Spanish English equivalence for each term.

Liesl Lu: So it's really a balance when you're talking about health insurance. On the one hand, we want everyone to understand what we're talking about, and so you want to use plain language. And on the other hand, it's important not to change important health insurance terms that clients need to learn so that they can understand all the forms, notices, and summaries that come in the mail. So this tool will help you explain insurance terms in plain language. And we chatted out the link to that.

Liesl Lu: So it's also really important when talking about healthcare access to be mindful that clients are often coming into care with a lot of lived experience, and often coming from communities that have been treated, possibly with disrespect by providers or not received respectful care from the healthcare system.

Liesl Lu: So this knowledge is core to the Ryan White system of care, what makes the Ryan White system and the care very special. And is the reason why many clients have been able to build trusting relationships with their provider. However, it also means that clients may have significant concerns about enrolling in a new or unfamiliar plan, particularly one that might result in a change in how they access care and the private providers that they see.

Liesl Lu: So you can gain your client's trust by listening and empathizing with their concerns, referring them to providers who are culturally and linguistically competent, if it means that they have to change their provider, and always being clear, honest, and respectful in your communication with them.

Liesl Lu: So many immigrant clients often think that they're not eligible for health coverage because of their immigration status, or they fear that enrolling in coverage will put their family member's immigration status at risk. And so it's



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important with immigrant clients for them to understand that public charge policy no longer affects eligibility requirements for public benefits. And in addition, many immigrants do not face a public charge test in their immigration applications.

Liesl Lu: The COVID-19 vaccine and testing and care for COVID-19 has no immigration consequences, and qualifying immigrants can apply for health coverage, SNAP, nutrition, assistance, Section 8 Housing assistance, and almost every other public program without impact on their immigration status or future immigration applications. So for more information on this long-standing guidance that has been put back into place, please see the link that we're chatting out now.

Liesl Lu: And one resource that may help you to prepare to have these conversations and talk about these concerns that I've just mentioned, a tool that will help you to have these conversations with your clients is our discussion guide. And this resource is designed for case managers and other staff that work closely with consumers. The formal title is common questions and suggested responses for engaging clients in health coverage.

Liesl Lu: The guide is designed to help you talk with consumers about the five most common concerns that may impact a client's decision-making process about getting covered and many of these I just covered. So it includes changes in healthcare providers and medication coverage, communication challenges, mistrust of health systems, paying for insurance and health services, and immigration status.

Liesl Lu: We've heard that programs have used this tool in a number of ways, including using it to help role-play enrollment conversations with other staff members. And using it for training new staff members is definitely not a script by any means, but I think as you read through it, just hearing yourself use some of the sample responses or playing around with how you might respond to a certain question or concern can be a good way to become comfortable with some of the more challenging conversations that can come up. And as with all these resources, we'll be sharing the link to it right now.

Liesl Lu: So let's pause and take another quick poll. which concerns do you most frequently hear from your clients? For those of you that have been working with clients. Changes in healthcare providers and medication coverage, affordability of coverage, communication challenges, mistrust of the health systems, immigration status. Or if you have something else, you can tell us in the chat.



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There's should be a check all that apply. So you can check the ones that are the concerns that you most frequently hear from clients. So I'll just give you a moment to respond to that.

Liesl Lu: So some of the additional items being chatted in our issues, finding providers in their network and not fully understanding healthcare policy or coverage. All right. So we'll go ahead and close that poll and see what you'll said. So almost 70% of you report hearing about affordability of coverage. And 56% the clients are concerned about changes in their healthcare providers and medications. And then a little more than a third for communication challenges, mistrust of the health systems, and immigration status. So I think the discussion guide can definitely help you all, as I said, sort of think through how to respond to these concerns and help train new staff in these areas well.

Liesl Lu: So now let's shift to ha helping our clients enroll in coverage. The first tool I want to highlight is the ACE TA Centers eligibility decision tree. And this resource is intended to help you and your clients decide if they should apply for Medicaid, Medicare, or Marketplace coverage, or whether they should stick with traditional HIV services provided through the Ryan White program. And this decision tree will take you through a series of yes or no questions which will help you assess what each client may or may not be eligible to apply for. So we'll chat out the link to that.

Liesl Lu: And to be eligible to enroll in health coverage through the Marketplace, a client must live in the United States, and must be United States citizen or national or be lawfully present. Also, a client can not be currently incarcerated to be eligible for health coverage. And so when applying for Marketplace coverage, individuals are automatically screened for Medicaid or CHIP eligibility. And if they're found to be eligible for another health coverage option, they will be routed to that particular application. So generally, enrollments are done online by the individual, but people can get assistance from case managers and certified application counselors and certified navigators to help with enrollment.

Liesl Lu: And so as Christine alluded to earlier, the open enrollment is a period of time each year when you can enroll in a health insurance plan. Marketplace open enrollment is 45 days long, and will run from November 1st through December 15th in the states that use HealthCare.gov. And then coverage for a plan begins on January 1st, 2022. And states that run their own Marketplace exchanges have the ability to extend their open enrollment dates. You can see here that California, Colorado, and Washington, D.C. have permanently extended their



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open enrollment periods. Colorado from November 1st to January 15th. California and D.C. run from November 1st to January 31st, 2022.

Liesl Lu: And other states with state-based exchanges that have flexibility to extend their open enrollment periods include Connecticut, Idaho, Maryland, Massachusetts, Minneapolis, New Jersey, Nevada, New York, Pennsylvania, Rhode Island, Vermont, and Washington State. And there are actually three new state-based exchanges this year; Kentucky, Maine, and New Mexico.

Liesl Lu: I will note there are also a few ongoing state-based Special Enrollment Periods that may overlap with these 2022 open enrollment dates, but the main difference between those enrollment options is when the coverage starts. So we keep track of all these important dates on one of our webpages on TargetHIV. And we're going to chat out the link to that right now so you can look up your state if you need to.

Liesl Lu: So to help prepare both you and your eligible clients and your organization for the start of open enrollment, we highly suggest using the Account Tune-Ups as a way to schedule appointments with your clients to help them get ready. So an Account Tune-Up is a pre-enrollment appointment which can take place in person or remotely, most likely for these days. And in states that use HealthCare.gov, clients have a small window to enroll in a health plan during open enrollment. So conducting Account Tune-Up appointments now will help eligible clients navigate open enrollment more quickly and efficiently when that time comes.

Liesl Lu: So there are four main steps to an account tune-up. The first is to check paperwork accounts and payments. The second is to review finances to determine eligibility for financial assistance and estimate income for 2022 confirm enrollment in the Ryan White program and ADAP, and help clients prepare for enrollment and schedule an enrollment appointments. So we suggest doing all this before open enrollment starts, so that once open enrollment starts, you can really just get down to business and look at plans with your clients and figure out which of the best plans is right for them, having gotten these other steps out of the way first. So we'll chat out the link to that resource as well so you can learn more how to support your clients in the lead up to open enrollment.

Liesl Lu: And then we've also created an on-demand learning module designed to help your organization prepare for open enrollment. This is a more broad base preparation. The training module gives a month-by-month overview of the



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various activities your organizations should prioritize leading up to November 1st, including Account Tune-Ups that's just one of those steps. And it will help to prepare your organization and your clients for an efficient and successful enrollment period. So in addition to a detailed timeline with steps for each process, the training module also provides links to a number of helpful training tools and resources. So we'll share that as well.

Liesl Lu: And so as we all know, life can be unpredictable. It may be the case that certain life events may cause a client's health insurance needs to change. And for these situations, the Marketplace has established a Special Enrollment Period or SEPs. And SCPS allow for enrollment on the Marketplace outside of the normal open enrollment dates. So people are probably pretty familiar with these this, this year, given the long extended SEP that went from last spring until August.

Liesl Lu: So example of life events include changes in income, loss of health insurance, including loss of employer sponsored coverage, getting married or divorced, moved to a new zip code or to a new county or state, or being impacted by a natural disaster such as a hurricane or wildfire. There can be an SEP that can be designated for those situations.

Liesl Lu: So we've developed an SEP fact sheet that helps consumers understand if and when they qualify for a Special Enrollment Period that allows them to enroll in a new plan outside of open enrollment. And it's important to note that when clients apply for an SEP, in addition to attesting that the information they provide on the application is true, clients may also be required to provide documents that prove their eligibility for the Special Enrollment Period based on that life event or special circumstance that qualifies them.

Liesl Lu: This year, the COVID emergency SEP that I referenced allowed anyone to enroll in health insurance from March 15th to August 15th. And so if you're enrolled into a plan via an SEP this year, you will need to re-enroll during open enrollment. Or a client will need to re-enroll during open enrollment. So think about open enrollment as sort of a reset for everyone to enroll or re-enroll in coverage each year.

Liesl Lu: And I also want to highlight the state-level individual mandate. So that HealthCare.gov, the federal individual mandate as part of the ACE TA that required most people to have health insurance or pay a penalty. And this penalty was eliminated in 2019. However, a number of states have enacted their own state-level individual mandates. And this means that if an individual is without health insurance in one of these states during 2022 or at any, they will



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be fined a penalty, except for in Vermont. Vermont has a mandate, but they don't have a penalty.

Liesl Lu: So we encourage you to contact your state's department of insurance for revenue for more information. The current states are California, D.C., Massachusetts, New Jersey, and Rhode Island that have state-level mandates and include a financial penalty. And of course it remains really important to reiterate to your clients. That just because there may not be a financial penalty for not having insurance, it doesn't mean that they shouldn't enroll in health coverage.

Liesl Lu: It's incredibly important for people with HIV to have comprehensive health insurance, to help avoid unexpected and catastrophic costs incurred by hospitalizations or injuries, and to cover their other health care needs. So we want to extra stress the importance of enrolling despite the lack of mandate in your area.

Liesl Lu: So let's do a quick poll before we move on to the next section. So a person can... This is a true or false poll. A person can enroll in a new Marketplace health insurance plan or they can change plans outside of the open enrollment period if they experienced a qualifying life event. True or false? I'll just give you a few moments to answer that.

Liesl Lu: All right. So let's see who got it right. Great. So 97% of you. That's right. True. If a client had a change in income, moved, got married or divorced, lost their health insurance, or was impacted by a natural disaster, they'll qualify for an SEP, and will have a window of time to apply for new coverage. Great. So glad to see that. So many of you got that. I will now pass it over to Molly.

Molly Tasso: Great. Thank you so much, Liesl. And before I dive into using coverage and staying coverage, I just want to encourage anyone who has questions to please submit them in the chat box. Either a question about what we are presenting today or right now, or any questions about the ACE TA Center and also open enrollment and anything health insurance related.

Molly Tasso: So the last piece of the health insurance equation is where the rubber really hits the road and clients are able to use their coverage and take steps to maintain their coverage. So after selecting and enrolling into a health plan and paying the first month's premium, an individual will be all set to use their health coverage. As you probably know, they'll get an insurance card in the mail which they can use at any in-network provider or pharmacy.



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- Molly Tasso: There's also some important things that a client needs to do in order to maintain their coverage. We go to the next slide, please. Thank you. So of course, in order to avoid being dropped from the plan, the monthly plan premium, it needs to be paid on time each month. And individuals, as Liesl mentioned, will need to enroll each year during the open enrollment period.
- Molly Tasso: So if enrolled into a Marketplace plan, individuals may be auto re-enrolled into that same plan or a similar plan at the beginning of open enrollment. However, we really encourage people to actively compare plans and re-enroll to make sure that they're getting the best plan that fits their current health and financial needs, because the plans that are offered on the Marketplace do change each year.
- Molly Tasso: And second, clients should report all income and household changes to the Marketplace as soon as those changes take place. These household changes, they're important to report because they can impact the amounts or the type of financial assistance provided to an individual through the Marketplace. And then every client, and Ryan White program staff member should be aware of what to do if someone loses coverage. So those are really the three main highlights for helping clients stay covered.
- Molly Tasso: So in terms of if a client does lose coverage, the first thing to do is take steps to ensure that they won't run out of their HIV medications. A client should talk with their doctor or a case manager to see if it's possible to get a few months supply of meds, if possible. And they should also make sure that they're enrolled in the Part B AAP program, which can likely help them secure those meds. This is really important because the Ryan White program may be able to help fill gaps in HIV care until the client gets re-enrolled into health insurance.
- Molly Tasso: And lastly, you should help the client create a plan and for getting re-enrolled in coverage as soon as possible. Just because you lose it doesn't mean that it's been sort of necessarily gone forever. So although, again, the Ryan White program may be able to help with HIV specific care in the interim, all the wonderful health benefits of health coverage that Christine discussed at the beginning of this present are lost if the client loses coverage. So it's very important to help them re-enroll in coverage when they're able.
- Molly Tasso: To help you and your clients navigate both using the coverage and keeping coverage, we do have a few resources available. The first is our consumer resource called Stay Covered All Year Long, which provides really clear basic information about topics such as how often premiums need to be paid, what to



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keep in mind if the Ryan White program is paying the premium, and also what happens if a payment is missed. That resource does also touch on what a consumer should do if they lose coverage.

Molly Tasso: And then the second resource helps folks make the most of their coverage, and goes over everything from how to use a health insurance card and contact the insurer, to the basics of healthcare costs like premiums and out-of-pocket expenses. And it also talks about where to go for care and how to prepare for a medical visit. So we're going to go ahead and chat links to those in the chat box.

Molly Tasso: I think this is our poll of the day. So to help clients stay covered, which of the following should you do to help them remain covered? Pay premiums on time, report income and household changes, be knowledgeable of, and know what to do if they lose coverage, or help them call the enrollment assistant that may have helped them enroll monthly or off often. So I will give a few moments for folks to respond.

Molly Tasso: All right. We could probably close that. Yes. Great. So pretty much overwhelmingly, folks know that we should be helping people pay premiums, report income and household changes, and be knowledgeable and have a plan of what to do if someone loses coverage. So I will go ahead and close that.

Molly Tasso: Okay. And then the last thing that we're gonna discuss today is financial help in the context of health coverage and the Ryan White program. So first, it's important to know that there is financial assistance available to people who enroll in Marketplace coverage. These come in the form of premium tax credits, and these lower the cost of a person's monthly premium payments. And then there's also another piece of financial assistance called a cost sharing reduction or a CSR. And those lower the amount that someone has to pay for out-of-pocket costs. So those are things like deductibles, co-payments, and co-insurance payments.

Molly Tasso: So, earlier when I talked about how important it is to report any changes to the Marketplace, in household status or income, one of the important pieces about that is because that information is used to calculate the exact amount of financial assistance a person will receive. And of course we want to make sure that everyone is accessing the assistance that they are eligible for, and that they're receiving the full amount of assistance that they should access.

Molly Tasso: And then in addition to the financial assistance provided through the Marketplace, Ryan White clients can often get help paying for of insurance



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through the Ryan White program as well. And the options do vary by state in terms of whether all Marketplace plans are covered or if certain state, perhaps an ADAP program has a specific plan that they're recommending and will financially support. And in other states this sort of assistance is handled through the Part A program or a contracted provider agency.

Molly Tasso: So, all to say that financial assistance is available. And we really strongly encourage anyone who might not be aware of the situation or the way that your state operates to learn to learn how that can be accessed. But again, I really want to mention again that the Ryan White program remains available to clients who may not be eligible for health insurance through the Marketplace, for those who are eligible, but maybe have not yet enrolled or anyone who may have lost coverage. And again, if assistance includes access to HIV medication and outpatient HIV medical services.

Molly Tasso: And then the Ryan White program also remains available to ensure coverage completion for insured clients. So these are services that help clients stay in care, such as medical case management and transportation services. And the ACE TA center here on the screen, You'll see we have a another on demand e-learning module that helps provide information about the premium tax credits and the cost sharing reductions that I talked about earlier. And it also details the process of how a person can apply for these types of financial assistance. And then also the course does discuss as well financial assistance through the Ryan White program, including ADAP, and how a person could help clients who receive premium tax credits receive those and then also reconcile their taxes with taking into account those PTCs.

Molly Tasso: And then the last section before we wrap up and begin the Q&A, we just wan to share a few sort of best practices for supporting enrollment in health coverage, whether that's into Marketplace Medicare, or really any other type help coverage. Really, one of the most important sort of tips that we can share is that we really strongly encourage individuals to receive one-on-one enrollment assistance, especially if this is their first time, enrolling into or using help coverage. So we really strongly encourage Ryan White programs to have enrollment assisters. or benefit specialists on staff who can answer questions about health coverage, and who also understand the unique health needs of people living with HIV.

Molly Tasso: For people who work in states that use the federally-facilitated Marketplace, the HealthCare.go website, we encourage HIV program staff to take the free certified application counselor training to become a certified application



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counselor or often often sort of shorthand a CAC themselves. And we'll chat out the links to those training modules at the end of this.

Molly Tasso: For individuals enrolling into Medicare, there's also the ship program, the state health insurance assist program. And this provides free one-on-one insurance counseling to Medicare eligible individuals, families, or caregivers. And so we again, encourage case managers and other program staff to research the ship options in their state. It's really a pretty individual state-specific program in terms of how that's, and just understand what's offered in your state and be ready to refer clients as needed. Better yet, for a gold star, you can get a staff member trained as a ship counselor themselves. So as promised, we're gonna chat out the link to the the training resources for the CAC training. And those are offered through CMS.

Molly Tasso: Depending on the size of your HIV program, it may make more sense for a program to establish a strong relationship with an external enrollment partner and then refer clients out to that organization for enrollment services. So if your program decides to go this route, just remember that you maybe referring clients to someone who's an expert on health insurance enrollment, but you are really the expert on HIV and the Ryan White program.

Molly Tasso: And so we really strongly encourage you to take the time to provide some education to those enrollment partners and even offer a training, really, on the unique healthcare needs of people with HIV. And also then how the Ryan White program intersects with and supports health coverage for Ryan White clients. And so this includes any financial help or plan recommendations that a local Ryan White program or an ADAP program might have.

Molly Tasso: External partner organizations may include CAC organizations, or it may be a larger health center with enrollment specialists on staff or even insurance agents or brokers. But regardless of who you partner with, we think of these just like any relationship, and recognize that it's important to build trust between all parties and offer support, especially during busy times such as open enrollment.

Molly Tasso: And then to help with those trainings and those conversations with any external enrollment partners, we have a couple resources here. So we have the first one in in the background, is a one page fact sheet about medication and care needs, enrollment concerns and how the Ryan White program may be able to provide financial assistance for health coverage. It's a great sort of eight buckets of



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interesting and very helpful facts for folks who just may not be you're familiar with the world we're working in.

Molly Tasso: And then the second resource is a short animated video that provides essential tips to assisters, again, who may be new to supporting people with HIV. So we will chat out links to those resources. And now I'm going to hand it back over to Liesl, who is going to help facilitate and walk us through the Q&A. But as we do answer questions, again, please continue to chat in anything that you'd like us to touch on.

Liesl Lu: Great. Thanks, Molly. So yeah, please go ahead and chat in any questions that you have. We have lots of time for questions today, and we'll use all the time that we need in order to answer them. So we have gotten a few questions in. And the first one is, were some private insurance companies given the ability to help consumers get APTC. So, Christine, do you wanna take that one?

Christine Luong: Sure. Thanks, Liesl. So APTCs, they're only available to consumers who purchase a plan through the Marketplace. So either through HealthCare.gov or through the state-based Marketplace. So private insurers, they can sell plans through the Marketplace or off-Marketplace. So only plans that are purchased through the Marketplace can APTCs be applied.

Christine Luong: I think it's important to note, though, that all plans that are sold on the Marketplace are Qualified Health Plans, but not all off-Marketplace plans are also Qualified Health Plans. So I think if you have a client who would benefit from an Advanced Premium Tax Credit or a CSR, I would encourage them to look at Marketplace plans first as their first option. Because even if an insurer offers the same plan on the Marketplace and off Marketplace, again, only the Marketplace plan has APTCs available. So I hope that's helpful.

Liesl Lu: Great. Thanks, Christine. And I do see a couple of chats in about accessing the links from today's webinar. We have chatted out the link to the page where this webinar will be archived on targethiv.org. And we have a document that we put together that have all of the links for on today's webinar that we've been chatting out. It's under supporting files towards the bottom of the page. And so you can access those at any time.

Liesl Lu: You can also find all of our resources by going to targethiv.org/ACE. And we have a pretty clear menu that has been displayed in some of the screen captures today on the slides. But our menu is organized by Marketplace Medicare and Medicaid coverage. So you should be able to find resources for



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each of those health coverage areas by navigating our menu. Just shared out the link to our homepage.

Liesl Lu: So let me see what question is next. So I did see a question came in about if a client moves to another state, will they still qualify if they do not have insurance in the state that they moved from? Yes, most likely. Moving to another state would qualify them for a Special Enrollment Period, which I talked about.

Liesl Lu: So if someone moves, it's definitely a good idea to check and see what they're eligible for in their new state, either through HealthCare.gov or through the state-based Marketplace. Or that individual, if they move for a job, they may receive health insurance and through the new job. So different states often have different eligibility requirements, so it is important to check in the new state where that client moves to. There's different eligibility requirements, as well as different coverage options.

Liesl Lu: And I think we've gotten a couple more questions in, but we're just processing them right now. I will say, while we're doing that, many of the how to address the concerns that that I brought up that clients may have, that can definitely be used across enrolling clients in Marketplace coverage as well as Medicare. And we've found that many of the best practices for enrolling clients in Marketplace also apply to Medicare enrollment.

Liesl Lu: So let me just check in. So I don't think we... We have a few questions that have been chatted in, but honestly we are sort of debating what the correct response is. So we're working on that right now. Christine, do you see one that I've missed?

Christine Luong: Yeah. So we do have a question that came in about, do Ryan White clients who have zero income qualify for health coverage? I think we can take that one. And I'm happy to get us started. So if your client has zero income, they may qualify for Medicaid. And that depends on the Medicaid expansion decision and their state. But eligibility for health coverage isn't only related to income. It also depends on the person's citizenship status, whether they have a qualifying disability, how old they are.

Christine Luong: So as a refresher for Medicare coverage, the person could be 65 or older, they could be under 65 with a qualifying disability or have a certain medical condition like [inaudible 00:59:59] disease or ALS. So for that specific question, we can't really answer that without knowing the particular details of that client, but we do encourage you to check out our eligibility decision tree tool that we had



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chatted out earlier, and that'll walk you through the steps to see what types of health coverage options your client may be eligible for.

Liesl Lu: Great. Thanks, Christine. So Molly I'll give the next one to you. The question was, do we have a list of insurance resources for people who are undocumented?

Molly Tasso: Thanks, Liesl. So immigrant clients are often eligible for safety net programs regardless of immigration status. And so we would strongly recommend starting with safety net providers in your community or state, so those would be a community health center. And then of course, the Ryan White program, again for services such as HIV medication and ambulatory services for HIV care. I think it would also be a great idea to check in with your state ADAP program, your Part B ADAP program. Those folks may be able to provide some more information or advise you if there are additional resources available in your community that a person might be able to access.

Liesl Lu: Great. Thanks, Molly. And I'll just repeat what I shared earlier in my part of the presentation, that the COVID-19 vaccine, and testing, and care for COVID 19 also has no kind of immigration consequences. And some of those as additional public programs that immigrants can apply for include SNAP, nutrition assistance, and Section 8 Housing, and really almost every other public program they can apply for without impact on their immigration status or future immigration applications.

Liesl Lu: So just looking down for the next question. And please continue to chat in any questions that you may have about what we covered today or in the subject area of enrolling clients and health insurance. We're happy to answer those. I think some of the questions you all are asking are, some require a little bit more research than we're able to do on the fly right now. So we're busily trying to do that.

Liesl Lu: (silence)

Molly Tasso: Liesl, it looks like there's a question around impact of incarceration that I'm happy to address.

Liesl Lu: Great. Go ahead.

Molly Tasso: So the question just was sort of wondering if current incarceration or past incarceration would deem an individual ineligible for sort of any type of health



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coverage? I would say... Our response is that the impact of current incarceration on Medicare is complicated and much more so than we can sort of get into on this call. And also seems to be pretty specific to an individual's situation. But we would say that Marketplace coverage, if someone's eligibility to enroll in Marketplace coverage after after incarceration, so upon release, being formally incarcerated does not impact a person's eligibility for Marketplace coverage.

Molly Tasso:

And also the Ryan White program, a person is is not... Their eligibility for the Ryan White program is not impacted by previous incarceration. So I hope that that is helpful. Again, I think it's a pretty specific unique circumstance for each individual person. But generally speaking, in terms of the Marketplace and the Ryan White program, I hope that that's helpful information.

Liesl Lu:

Great. Thanks, Molly. All right. Well, I think we're going to move on to close things out for today. I know there are a few questions that we haven't been able to answer, and we'll get back to you individually. We do have your names, and we'll follow up by email. But if you have additional questions that come up after today, you definitely can email us at the ACE TA Center at jsi.com.

Liesl Lu:

And I want to thank you all for being with us today and for your questions. Please keep your webinar window open to complete the evaluation when it pops up. And if you haven't already done so, I encourage you to sign up for our mailing list by going to TargetHIV.org/ace. You can sign up for our mailing list in the menu to the right on the homepage of the project and TargetHIV. And like I said, if you think of any further questions, feel free to email us. But thank you, everyone, for joining us today. And we hope you have a great afternoon. Goodbye.