Connecting Consumers to Coverage: The 2013-2014 Opportunity

Jessica Kendall
Outreach Director
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Setting the stage: Enroll America

Our Mission

Maximize the number of uninsured Americans who enroll in health coverage made available by the Affordable Care Act

Two-fold Strategy

1. Promoting Enrollment Best Practices

2. National Enrollment Campaign Using Cutting Edge Engagement Strategies
Setting the Stage: Campaign Strategies and Tactics

- Strategic Partners
- Community Engagement
- Data & Results Driven
- Earned Media
- Digital & Social Media
- Paid Media
- Surrogates
Setting the Stage: Our State Presence

As of November 1, 2013

Staff on the ground

Working with partners

Alaska
Hawaii
Setting the Stage: 2/3 of the Uninsured Live in 13 States

Uninsured by State

Number of Uninsured

- <230K
- 230K - 600K
- 600K - 1.1M
- 1.1M+

67% of uninsured live in 13 states

Taking a Closer Look: What Does the Application Process Look Like?

Complete single application → Determine eligibility → Enrolled in correct program!

- Single Application
- Complete single application
- Determine eligibility
- Exchange
- Medicaid
- CHIP
Taking a Closer Look: A Few Things to Consider

Healthcare.gov

- Stays open 24/7
- Real time eligibility determinations and enrollment
- Depending on the situation, wait times or process can vary in length

Hotline

- Stays open 24/7 at 1.800.318.2596
- While wait times vary during the day and may be long, the consumer can complete the process and enroll that same day
- Information completed with a call-center representative is saved within the system and can be resumed if the full application cannot be completed at that time

Paper

- Consumers may begin the process right away, but in the long run it may take a significant more amount of time:
  - The paper application must be mailed to HHS by the consumer
  - HHS will then follow up in approximately 1-2 weeks via mail
  - If the consumer needs additional assistance, they will still need to call the call center and/or make an appointment with an in-person assister

In-person assistance is available no matter how you choose to apply for health insurance—regardless of whether you are eligible for coverage through the Marketplace or Medicaid.
# Taking a Closer Look: Enrollment Will Be a Challenge To Overcome

## Many of the uninsured still don’t know about their options

<table>
<thead>
<tr>
<th>November 2012</th>
<th>August 2013</th>
</tr>
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<tbody>
<tr>
<td>78% of the uninsured don’t know about the new health insurance options</td>
<td>43% of the uninsured don’t know about the new health insurance marketplace options</td>
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*Enroll America still has work to do, but the uninsured are hearing more and more about the new options available to them*

*Source: Enroll America, November 2012*

*Source: Kaiser Family Foundation, August 2013*

Lack of awareness provides opportunity for education with effective messaging
Taking a Closer Look: Enrollment for People with Mental Health or Behavioral Health Disorders

Opportunities

• Nearly 14 million individuals with behavioral health disorders may qualify for health insurance either through Medicaid or the Marketplaces.*
• All qualified health plans sold on the Marketplace must cover a core set of essential health benefits, including MH and SU services.

Challenges

• Ensuring people know about the new options and how to apply.
• Individuals with MH/SU may be six times more likely to be lose health insurance than individuals with other health concerns—focusing on retention will be key!**

*Numbers derived using a full Medicaid-expansion scenario. *

*Based on Massachusetts state-data. Source: NASMHPD, January 2013
Almost all (91%) believe health insurance is necessary or very important.

Cost and affordability are the biggest barriers.

Financial & health security are the biggest motivators.

Deep skepticism & confusion among consumers.
All insurance plans will have to cover **doctor visits**, **hospitalizations**, **mental health and substance use disorder services and prescriptions**.

You might be able to get **financial help** to pay for a health insurance plan.

If you have a **pre-existing condition**, insurance plans cannot deny you coverage.

All insurance plans will have to show the costs and what is covered in **simple language with no fine print**.

One of these = **top message** for 89% of population.
Facts to Consider: Public Perceptions

Three out of four of the newly eligible want in-person assistance to learn about and enroll in coverage.

Help gets them from here…

Confused
Overwhelmed
Worried
Helpless

...to here.

Secure
Confident
Reassured

Source: Enroll America, November 2012
Taking a Closer Look: Who is Providing Help?

- Navigators
- Certified Application Counselors (CACs)
- In-Person Assisters (IPAs)*

Types of Organizations That May Provide In-Person Assistance

- Consumer Assistance Programs
- Medicaid eligibility workers
- Community Based Groups
- Insurance Agents, Brokers
- Behavioral/Community Health Centers

*In-Person Assistance Programs not available in federally facilitated exchange states.
## Taking a closer look: Differences Between Assister Types

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<tr>
<th></th>
<th>Navigators/IPAs</th>
<th>CACs</th>
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<tbody>
<tr>
<td>Conduct outreach</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Culturally/linguistically accessible services</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Services for people with disabilities</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Subject to state training/certification rules (where they exist)</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Funded through government dollars</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Must be free from conflicts of interest</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Permitted to have conflicts of interest, as long as disclose these to the exchange and to the consumer, and agree to act in best interest of applicant</td>
<td>X</td>
<td>X</td>
</tr>
</tbody>
</table>
How Can You Help?

- Train staff on four key messages
  - Administrators, program, and administrative staff
- Consider getting staff trained as Certified Application Counselors
- Identify Navigators and other assisters who can help
  - Partner with a local organization and develop referral relationships
  - Offer space in your office for assisters to meet with clients
- Spread the word!
  - Include information about healthcare.gov and the hotline on your voicemail, on-hold message, and website
  - Hang posters in waiting room
Questions?

Jessica Kendall
inquiries@enrollamerica.org