

# Get involved in *From Coverage to Care*



## Partner Webinar

September 22, 2016, 12 p.m. ET

Centers for Medicare & Medicaid Services

Office of Minority Health

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# Speakers



**Cara James**  
*Director*  
CMS Office of Minority Health



**Ashley Peddicord-Austin**  
*Health Insurance Specialist*  
CMS Office of Minority Health



**Monique LaRocque**  
*Moderator [C]*  
CMS Office of Minority Health

# Guest Speaker



**Jenny Sullivan, MHS**  
Director, Best Practices Institute  
Enroll America

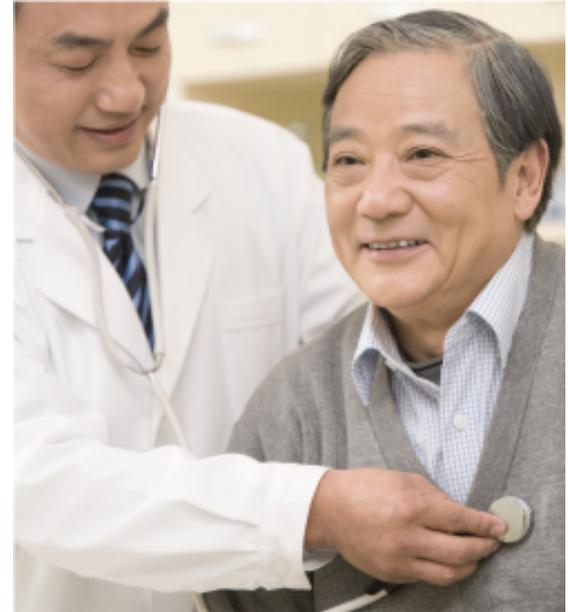
# Agenda

- Welcome & Logistics
- Opening Remarks & Overview
- Open Enrollment Season
  - Open Enrollment Toolkit
- From Coverage to Care (C2C)
  - Key Pieces During Open Enrollment
- Partnership and How to Get Involved
  - Guest Speaker
  - Ideas Exchange and Q&A

# Welcome & Overview

# Understanding the Landscape

- Uninsured rate has dropped dramatically.
- During the 2017 open enrollment period, it is important to support better connections to the health care system and more appropriate health care utilization.
- *From Coverage to Care* seeks to help patients understand their health coverage and connect to the primary care and preventive services they need.



# Open Enrollment 2017

# 4 Ways to Get Marketplace Coverage

## 2017 Open Enrollment Period

November 1<sup>st</sup> 2016 – January 31<sup>st</sup> 2017

### 4 Ways to Get Marketplace Coverage

#### Online

Visit [HealthCare.gov](http://HealthCare.gov) to apply and enroll on the web.



#### Over the phone

Call the Marketplace Call Center at **1-800-318-2596**. TTY users should call **1-855-889-4325**. A customer service representative can help you apply and enroll over the phone.



#### In-person help

Get help from people in your community trained and certified to help you apply and enroll in the Marketplace. Visit [Localhelp.HealthCare.gov](http://Localhelp.HealthCare.gov), or call the Marketplace Call Center.



#### Paper application

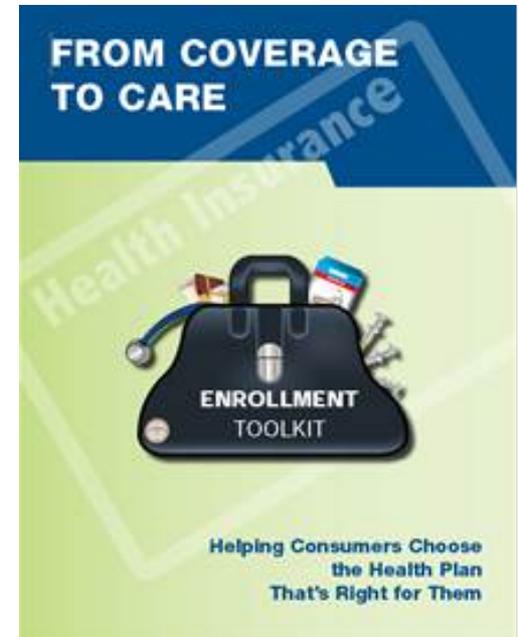
If you don't have a computer or time to apply and enroll over the phone, you can fill out a paper application. Call the Marketplace Call Center to get an application or download a copy from [HealthCare.gov](http://HealthCare.gov).



# Enrollment Toolkit

# Enrollment Toolkit

1. Why sign up for health coverage
2. Know before enrolling in a plan
3. Help choosing a plan
4. After enrollment
5. Helping consumers with special circumstances



# Why Consumers Should Sign Up for Health Coverage

## Topics:

- Coverage is security.
- Coverage may be more affordable than they think.
- Avoid the fee for not having coverage.
- Coverage pays for preventive care.



## Resources:

- Incomes that qualify for lower costs  
<https://www.healthcare.gov/qualifying-for-lower-costs-chart/>
- How to estimate income for the Marketplace  
<https://www.healthcare.gov/income-and-household-information/>

# What Consumers Should Know Before Enrolling in a Plan

## Topics:

- What all plans must cover.
- Understand key terms, then compare costs.
- Apply for financial assistance.



## Resources:

- Helping consumers compare and select a plan  
<http://marketplace.cms.gov/technical-assistance-resources/plan-compare-walk-through.pdf>
- To find out information about specific State Medicaid programs  
<http://www.medicaid.gov/Medicaid-CHIP-Program-Information/By-State/By-State>

# Types of Financial Assistance

## PRIVATE MARKETPLACE HEALTH PLANS

**PREMIUM TAX CREDIT-ELIGIBLE:**  
This is 100% - 400% FPL in 2016

Number of people in household..	1	2	3	4	5	6
You may qualify for lower premiums for Marketplace insurance if your yearly income is between...	\$11,880 - \$47,080	\$16,020 - \$63,720	\$20,160 - \$80,360	\$24,300 - \$97,000	\$28,440 - \$113,640	\$32,580 - \$130,280
You may qualify for lower premiums AND lower out-of-pocket costs for Marketplace insurance if your yearly income is between...	\$11,880 - \$29,425	\$16,020 - \$39,825	\$20,160 - \$50,225	\$24,300 - \$60,625	\$28,440 - \$71,025	\$32,580 - \$81,425

## MEDICAID COVERAGE

**MEDICAID ELIGIBLE:**  
This is 138% FPL in 2016

**COST SHARING ELIGIBLE:**  
This is 100% - 250% FPL in 2016

Number of people in household..	1	2	3	4	5	6
If your state is expanding Medicaid: You may qualify for Medicaid coverage if your yearly income is below...	\$16,394	\$22,108	\$27,821	\$33,534	\$39,247	\$44,960
If your state isn't expanding Medicaid: You may not qualify for any Marketplace savings programs if your yearly income is below....	\$11,880	\$16,020	\$20,160	\$24,300	\$28,440	\$32,580

This is 100% FPL in 2016

# Key Terms

- **Premiums** are payments that must be paid to an insurance company, usually monthly, quarterly, or yearly.
- **Deductible** is the amount you owe for health care services before your plan will start paying for your care. Note: Some services may be covered before the deductible is met. Talk to your plan to find out more.
- **Copayment (Copay)** is a fixed amount you pay for a covered health care service or supply. For example, \$15 for a doctor visit or \$10 for a generic prescription.
- **Coinsurance** is your share of the costs of a covered service. It's different from a copayment because it is a percent of the total, not a set amount. For example, if your coinsurance is 20%, and the service cost \$100, you pay \$20.

## Resource:

- Refer to the glossary at the back of your *Roadmap* for more definitions.
- Use the glossary at [www.healthcare.gov/glossary/](http://www.healthcare.gov/glossary/).

# What Consumers Should Know When Picking a Plan

## Topics:



- Plan selection: premiums vs. actual costs.
- Review provider networks.
- Understand prescription drug coverage.
- Dental and vision coverage.

## Resources:

- Marketplace coverage and metal levels  
<https://www.healthcare.gov/choose-a-plan/plans-categories/>
- How to find information on health care providers  
<https://www.healthcare.gov/choose-a-plan/find-provider-information/>

# Key Terms

- **Network:** A network is the facilities, providers, and suppliers your health insurer or plan has contracted with to provide health care services.
  - Providers may be in-network or out-of-network.
- **Formulary:** A formulary (drug list) is a list of prescription drugs covered by a prescription drug plan or insurance plan.
- **Metal Tiers:** Plans sold in the Marketplace are divided into 4 categories: Bronze, Silver, Gold, and Platinum.
  - The main difference between metals, or plan categories, is the proportion of a consumer's health care costs that their plan will pay.
  - Another difference will be how much cost-sharing the consumer will be responsible for.

# Special Circumstances

## Topics:

- American Indians and Alaskan Natives
- In-Language Assistance
- Immigrant Status and Qualifying for Financial Assistance



## Resources:

- Glossary of health care terms for consumers with limited English proficiency  
<https://marketplace.cms.gov/technical-assistance-resources/plan-compare-and-plan-selection-help.html>
- Helping special populations enroll  
<https://marketplace.cms.gov/outreach-and-education/special-populations.html>

# After Enrollment

## Topics:

- Confirm coverage
- Pay monthly premium
- Review plan materials and learn about benefits
- Find a provider
- Keep information current on [www.healthcare.gov](http://www.healthcare.gov)



## Resources:

- Confirming enrollment in coverage  
<https://www.healthcare.gov/apply-andenroll/complete-your-enrollment/>
- Health plan decision appeals  
<http://marketplace.cms.gov/technical-assistance-resources/internal-claims-and-appeals.pdf>

# From Coverage to Care

# From Coverage to Care (C2C)

## What is C2C?

C2C aims to help individuals understand their health coverage and connect to primary care and the preventive services that are right for them, so they can live a long and healthy life.



# C2C Resources

- Roadmap to Better Care and a Healthier You
- 5 Ways to Make the Most of Your Coverage
- Videos
- Enrollment Toolkit
- Prevention Resources
- Partner Toolkit
- Community Presentation

**FROM COVERAGE TO CARE**

**A Roadmap to Better Care and a Healthier You**

**5 Ways to make the most of your health coverage**

Now that you have health coverage, here is what you can do to put your health first and live a long and healthy life.

**COVERAGE TO CARE >>> Prevention**

**Put Your Health First**  
Get the preventive services that are right for you!  
Take advantage of these and other services available at no cost to adults under most health coverage, thanks to the Affordable Care Act.

**ADULTS**

Blood pressure and cholesterol screenings

Alcohol misuse and tobacco use counseling

Type 2 Diabetes Screening

Apples use for some adults

Cervical cancer screening for adults over 21

Depression screening

Diet counseling and obesity screening

Hepatitis B and C screening

HSV screening and STD prevention counseling

Lung Cancer screening for some adults

Immunization Vaccines:

- Hepatitis A and B
- Human Papillomavirus (HPV)
- Influenza (Flu Shot)
- Measles, Mumps, Rubella
- Pneumococcal
- Tetanus, Diphtheria, Pertussis
- Varicella (Chicken Pox)

**COST TIP**  
Most preventive services are provided at no cost. However, sometimes you may be billed for your services unless you plan to explain any charges.

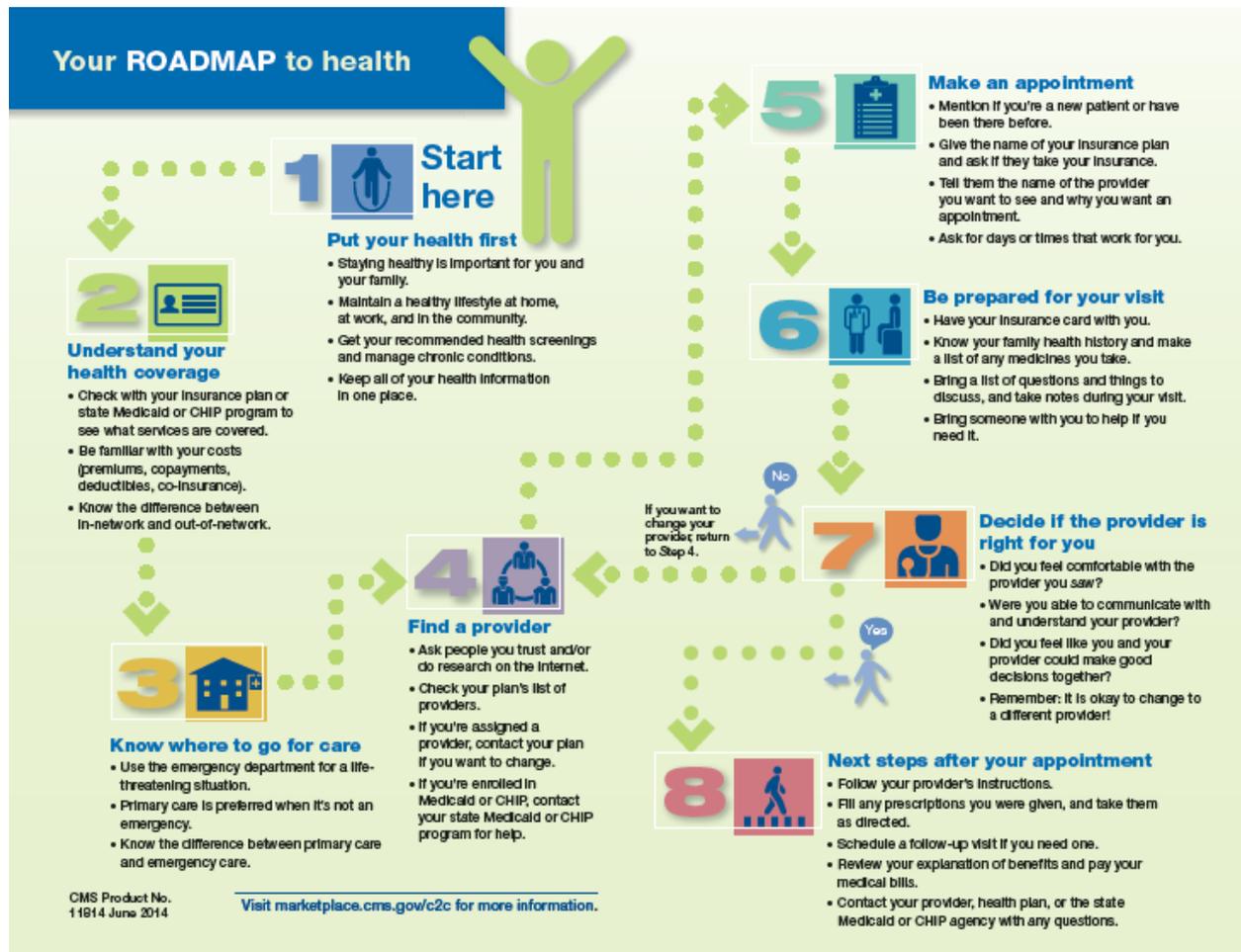
For additional resources and a full list of the preventive services covered at no cost, please visit [www.cms.gov/medicaid-coverage](http://www.cms.gov/medicaid-coverage). © 2015 President Obama. HHS-13-222

# Roadmap to Better Care and a Healthier You

- Explains what health coverage is and how to use it to get primary care and preventive services
- Roadmap Poster
- Consumer Tools:
  - Insurance card
  - Primary Care vs. Emergency Care
  - Explanation of Benefits
- Pull-out step booklets
- Available in 8 languages
- Tribal version
- Customizable version



# From Coverage to Care Roadmap



# Step 1: Put Your Health First

- Staying healthy is important for you and your family.
- Maintain a healthy lifestyle.
- Get recommended health screenings & manage chronic conditions. Many screenings are available with no cost sharing.
- Keep all of your health information in one place.

# Step 2:

## Understand Your Health Coverage

- Understand key insurance terms.
- Review your plan to see what services are covered.
- Know the difference between in-network and out-of-network.
- Understand your out of pocket costs.

# Sample Cost Tables

Having a baby (normal delivery)	
<ul style="list-style-type: none"> <li>• Amount owed to providers: \$7,540</li> <li>• Plan pays \$5,490</li> <li>• Patient pays \$2,050</li> </ul>	
Sample care costs:	
Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
<b>Total</b>	<b>\$7,540</b>
Patient pays:	
Deductibles	\$700
Copays	\$30
Co-insurance	\$1,320
<b>Total</b>	<b>\$2,050</b>

Managing type 2 diabetes (1 year of routine maintenance of a well-controlled chronic condition)	
<ul style="list-style-type: none"> <li>• Amount owed to providers: \$5,400</li> <li>• Plan pays \$3,520</li> <li>• Patient pays \$1,880</li> </ul>	
Sample care costs:	
Prescriptions	\$2,900
Medical equipment and supplies	\$1,300
Office visits and procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
<b>Total</b>	<b>\$5,400</b>
Patient pays:	
Deductibles	\$800
Copays	\$500
Co-insurance	\$580
<b>Total</b>	<b>\$1,880</b>

Cost scenarios, like managing Type 2 Diabetes and having a baby, help us **understand what care may cost, and how the plan may divide these costs.**

Note: these are not real costs

# Key Terms on an Insurance Card

1. Member Name
2. Member Number
3. Group Number
4. Plan Type
5. Copayment
6. Phone Numbers
7. Prescription
8. Copayment

INSURANCE COMPANY NAME

Plan type **4**

Effective date

Member Name: Jane Doe **1**

Member Number: XXX-XX-XXX **2**

Group Number: XXXXX-XXX **3**

PCP Copay \$15.00 **5**

Specialist Copay \$25.00

Emergency Room Copay \$75.00

Member Service: 800-XXX-XXXX **6**

Prescription Group # XXXXX

Prescription Copay **7**

\$15.00 Generic

\$20.00 Name brand

**Bringing C2C to life:  
How you can get involved**

# Using C2C Resources

- **Start the Conversation.** Use the Roadmap as a tool to help people understand their new coverage and understand the importance of getting the right preventive services.
- **Help Consumers Understand.** The Roadmap has a lot of information for consumers. You can help them use it as a resource to refer back to as they journey to better health and well-being.
- **Personalize It.** You know your community. Consider adding local resources and information.

# Become a C2C Partner

## Partner Toolkit

- To become a C2C partner, email [coveragetocare@cms.hhs.gov](mailto:coveragetocare@cms.hhs.gov).
- Download the Partner Toolkit, which includes an article for a blog or other publication, newsletter text, social media posts and graphics, and a web badge.
- All sample language is available in English & Spanish.

### Get Involved in *From Coverage to Care*



#### ABOUT *FROM COVERAGE TO CARE*

Thank you for your interest in *From Coverage to Care (C2C)*. There are many ways to get involved!

#### WHY IS THIS INITIATIVE SO IMPORTANT?

In the United States, an estimated [12.7 million](#) people signed up for coverage in the 2016 Open Enrollment, allowing them to gain or renew access to the health coverage they need. Enrolling in a health plan is only the initial step. The next step is to make the most of that coverage to maintain and improve health.

Developed by the Centers for Medicare & Medicaid Services (CMS), C2C aims to help people with health coverage, whether through an employer, Medicare, Medicaid, the Marketplace, or another type of health coverage, understand their benefits and connect to primary care and to preventive services, so they can live a long and healthy life. As part of the initiative, CMS has created [resources in multiple languages](#), free of charge to your organization and consumers, to help health care professionals and national and community organizations support consumers as they navigate their coverage.

#### WAYS TO COLLABORATE

<h5>BECOME A PARTNER</h5> <p>Your support is vital to help consumers make the most of their coverage and access preventive services to support their health goals. Getting involved is simple. Contact us at <a href="mailto:coveragetocare@cms.hhs.gov">coveragetocare@cms.hhs.gov</a> with any questions.</p>	<h5>SHARE THE TOOLS</h5> <p>Whether you represent an organization or are an individual community advocate, you can be part of an important effort to improve the health of our nation. We encourage you to share C2C resources in churches, clinics, health systems, and in your community settings.</p>
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[go.cms.gov/c2c](http://go.cms.gov/c2c) #Coverage2Care 1

# How to Get Involved

## There are many ways to get involved!

- Order and share C2C resources, free of charge to you and your organization
- Use the C2C Community Presentation
- Plan an event in your community
- Send us stories

[coveragetocare@cms.hhs.gov](mailto:coveragetocare@cms.hhs.gov)



# How to Order Resources

- Order printed copies and have them shipped at no cost to your organization directly to you.
- Many resources are available in English, Arabic, Chinese, Haitian Creole, Korean, Russian, Spanish, and Vietnamese.
- Resources for a Tribal audience are also available.





# Centers for Medicare & Medicaid Services Product Ordering Website

Text-Only Version



## HELP

Please enter your Username and Password in the designated fields, and then click on the Sign In button.

If you are a CMS partner and need education and outreach materials click on the words [Create an account](#).

Forgot your Username or Password? Click [here](#)

[Contact Us](#)

[productordering.cms.hhs.gov/](http://productordering.cms.hhs.gov/)

Username:

Password:

[Forgot your Username or Password](#)

Sign in >>

Create an Account

# Share Your C2C Activities

Send us stories or videos of how your organization uses C2C resources to:

[coveragetocare@cms.hhs.gov](mailto:coveragetocare@cms.hhs.gov)



# Guest Speakers

# Guest Speaker



**Jenny Sullivan, M.H.S.**  
Director, Best Practices Institute  
Enroll America

## What the Consumer Needs to Know

Why health insurance matters

When and how to get covered

Financial help (or low or no cost coverage) is available

How to find a plan that meets needs and budget

How to use health insurance

How to keep coverage

## Where to go for help!



### FIND LOCAL HELP

Need help with your health insurance application? Enter your ZIP code below to find appointments with local application assisters.

Enter Your ZIP Code:

Search Within:

10 miles

Language:

All

Search For Help

Know the  
population you  
serve

Learn what  
enrollees  
value

Meet  
consumers  
where they are  
in the process

Sharing info in  
plain language  
is not enough  
to move the  
needle on HIL

Develop  
partnerships to  
engage  
consumers

<http://www.enrollamerica.org/hil/>

Home > Health Insurance Literacy Resource Hub

## Health Insurance Literacy Resource Hub

Welcome! Below are digital tools, fact sheets and other handouts, and videos to help fill gaps in health insurance literacy among consumers and assisters. These materials have been sent to Enroll America by a variety of enrollment stakeholders.

This Resource Hub is a mechanism to foster collaboration among enrollment stakeholders and to create a one-stop-shop so organizations do not have to reinvent the wheel. Posting of materials does not indicate an endorsement by Enroll America. Resources that have been consumer-tested will be prioritized for posting. To have materials added to this webpage, please email [sstern@enrollamerica.org](mailto:sstern@enrollamerica.org).

*"Health Insurance Literacy measures the degree to which individuals have the knowledge, ability, and confidence to find and evaluate information about health plans, select the best plan for their financial and health circumstances, and use the plan once enrolled."*  
— Measuring Health Insurance Literacy: A Call to Action, Consumers Union, February 2012.

### About Health Insurance Literacy

[A Framework on Health Insurance Literacy for the Outreach and Enrollment Community](#)

RATE THIS RESOURCE ★★★★★

By Enroll America

This issue brief describes the connection between health insurance literacy (HIL) and coverage retention, includes early findings on how to address gaps in HIL from the consumer perspective, and provides key considerations for stakeholders working to improve retention and consumer comprehension.

[An Introduction to Health Literacy and Enrollment](#)

RATE THIS RESOURCE ★★★★★

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Support Our Work

### Resource Topics

- Show All
- About Health Insurance Literacy
- Choosing a Plan
- Health Insurance Basics
- Premiums and Out-of-Pocket Costs
- Renewing and Keeping Coverage
- Tax Credits, Exemptions, and the Fine
- Using Coverage

### Resource Types

- Available in Spanish
- Brochure
- Consumer-Tested
- Digital Tool
- Direct to Consumer
- Disease-Specific

## Visit Enroll America's HIL Resource Hub

- Find consumer-friendly tools by topic and type
- Rate posted materials

RATE THIS RESOURCE ★★★★★

# Ideas Exchange and Q&A



# Thank you!

Complete the survey

Visit our website:

<http://go.cms.gov/c2c>

Contact us:

[CoverageToCare@cms.hhs.gov](mailto:CoverageToCare@cms.hhs.gov)