Get Involved in *From Coverage to Care*

Partner Webinar

March 16, 2017, 12 p.m. ET

Centers for Medicare & Medicaid Services

Office of Minority Health

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Speakers

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Guest Speakers

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Agenda

- Welcome & Logistics
- CMS OMH Overview
- From Coverage to Care (C2C) Overview
- New C2C Resources
- How to Get Involved

Welcome

CMS OMH

Mission

    To ensure that the voices and the needs of the populations we represent (racial and ethnic minorities, sexual and gender minorities, and people with disabilities) are present as the Agency is developing, implementing, and evaluating its programs and policies.

Vision

    All CMS beneficiaries have achieved their highest level of health, and disparities in health care quality and access have been eliminated.

C2C Overview

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: Understand Coverage and Connect to Care

Goals	Audience	Message Focus
Help consumers understand health coverage and increase consumer connection to care	Consumer enrolled in any type of health insurance	Encourage people to find a provider, make an appointment, and use free, preventive services

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C2C Resources

- Roadmap to Better Care and a Healthier You

- 5 Ways to Make the Most of Your Health Coverage

- Videos

- Enrollment Toolkit

- Prevention Resources

- Partner Toolkit

- Community Presentation

go.cms.gov/c2c
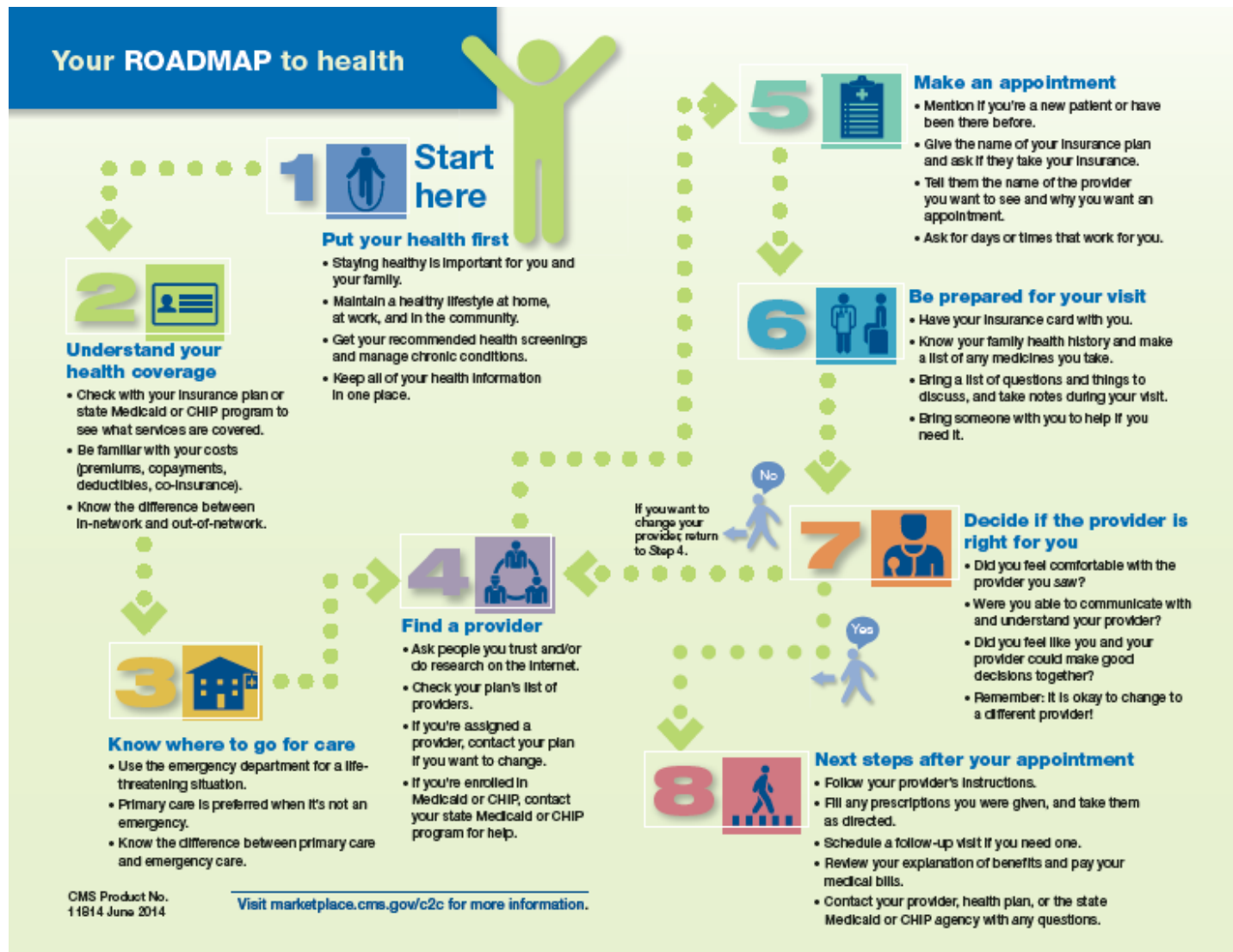
C2C Webpage
go.cms.gov/c2c

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

go.cms.gov/c2c

From Coverage to Care Roadmap

Your ROADMAP to health

1 Start here

Put your health first
- Staying healthy is important for you and your family.
- Maintain a healthy lifestyle at home, at work, and in the community.
- Get your recommended health screenings and manage chronic conditions.
- Keep all of your health information in one place.

2

Understand your health coverage
- Check with your insurance plan or state Medicaid or CHIP program to see what services are covered.
- Be familiar with your costs (premiums, copayments, deductibles, co-insurance).
- Know the difference between in-network and out-of-network.

3

Know where to go for care
- Use the emergency department for a life-threatening situation.
- Primary care is preferred when it's not an emergency.
- Know the difference between primary care and emergency care.

4

Find a provider
- Ask people you trust and/or do research on the Internet.
- Check your plan's list of providers.
- If you're assigned a provider, contact your plan if you want to change.
- If you're enrolled in Medicaid or CHIP, contact your state Medicaid or CHIP program for help.

5

Make an appointment
- Mention if you're a new patient or have been there before.
- Give the name of your insurance plan and ask if they take your insurance.
- Tell them the name of the provider you want to see and why you want an appointment.
- Ask for days or times that work for you.

6

Be prepared for your visit
- Have your insurance card with you.
- Know your family health history and make a list of any medicines you take.
- Bring a list of questions and things to discuss, and take notes during your visit.
- Bring someone with you to help if you need it.

7

Decide if the provider is right for you
- Did you feel comfortable with the provider you saw?
- Were you able to communicate with and understand your provider?
- Did you feel like you and your provider could make good decisions together?
- Remember: It is okay to change to a different provider!

No — If you want to change your provider, return to Step 4.

Yes

8

Next steps after your appointment
- Follow your provider's instructions.
- Fill any prescriptions you were given, and take them as directed.
- Schedule a follow-up visit if you need one.
- Review your explanation of benefits and pay your medical bills.
- Contact your provider, health plan, or the state Medicaid or CHIP agency with any questions.

CMS Product No.
11814 June 2014

Visit marketplace.cms.gov/c2c for more information.

5 Ways to Make the Most of Your Health Coverage

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.

- A quick reference material to start the journey from coverage to care
- Available in Arabic, Chinese, English, Haitian Creole, Korean, Russian, Spanish, and Vietnamese

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5 Ways to Make the Most of Your Health Coverage

1 Confirm your coverage

- Be sure your enrollment is complete. Contact your health plan and/or state Medicaid office.
- Pay your premium if you have one, so you can use your health coverage when you need it.

2 Know where to go for answers

- Contact your health plan to see what services are covered, and what your costs will be.
- Read the *Roadmap to Better Care and a Healthier You* to learn about key health insurance terms, like coinsurance, and deductible.

3 Find a provider

- Select a health care provider in your network who will work with you to get your recommended health screenings.
- Remember you might pay more if you see a provider who is out-of-network.

4 Make an appointment

- Confirm your provider accepts your coverage.
- Talk to your provider about preventive services.
- Ask questions about your concerns and what you can do to stay healthy.

5 Fill your prescriptions

- Fill any prescriptions you need.
- Some drugs cost more than others. Ask in advance how much your prescription costs and if there is a more affordable option.

For more information about *From Coverage to Care*, visit go.cms.gov/c2c

CMS Product No. 11968
March 2016

New C2C Resources

How to Maximize Your Health Coverage

New Animated Video *"How to Maximize Your Health Coverage"*

All videos available in English and Spanish.

Shorter Series:

- Confirm Your Coverage Know

- Where to Go for Answers

- Find a Provider

- Make an Appointment

- Fill Your Prescriptions

How to Maximize Your Health Coverage

Know where to go for answers
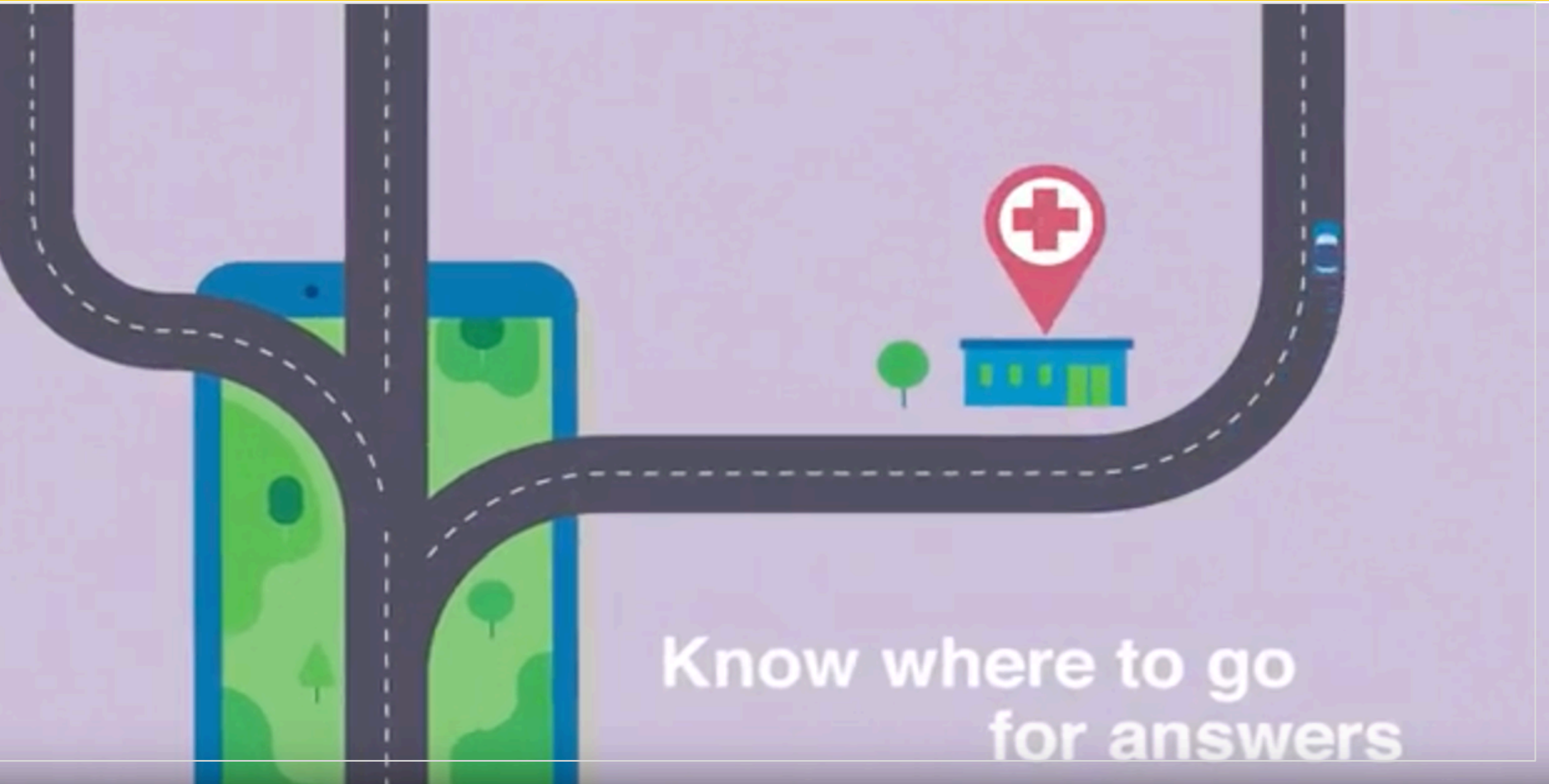
Manage Your Health Care Costs

- Understand Your Health Insurance Costs

- My Health Insurance Costs

- Plan for Health Costs by Knowing Your Income and Spending

- How to Pay Your Premium

Manage Your Health Care Costs

FROM COVERAGE TO CARE

Understand Your Health Insurance Costs

Topics:

1. What you Pay
2. Your Spending Limits
3. How You Can Save

Resources:

To learn more about health insurance or get help with more terms visit: https://www.healthcare.gov

What You Pay

- **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.

$$\$100 \times .20 = \$20$$

Specialist cost x 20% coinsurance = Patient cost

Your Spending Limits

- **Out-of-Pocket Limit** is the most a consumer has to pay for covered essential health benefits in a plan year. After this amount is spent on deductibles, copayments, and coinsurance, the health plan pays 100% of the costs of covered essential health benefits.

DEDUCTIBLES + COINSURANCE + CO-PAYS =

Out-of-pocket limit
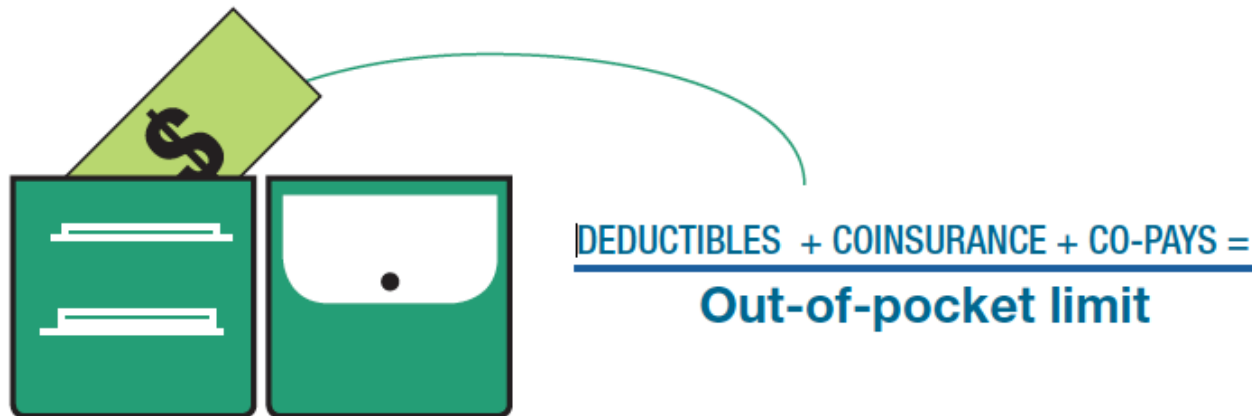
How You Can Save

Topics:

- Premium Tax Credit (PTC)
- Cost-sharing Reduction (CSR)
- Essential Health Benefits
- Preventive Services

Resources:
For more information on Silver plans, please visit:
https://www.healthcare.gov/choose-a-plan/plans-categories/

To see the full list of essential health benefits that Marketplace plans cover, visit: https://www.healthcare.gov/coverage/what-marketplace-plans-cover/

To learn about preventive services, visit:
https://www.healthcare.gov/coverage/preventive-care-benefits/

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My Health Insurance Costs

- This worksheet will help keep track of the plan's information, like plan name and ID number, cost information, monthly premiums and any savings.

Plan for Health Care Costs by Knowing Your Income and Spending

Use these **three steps** with consumers to help determine what health coverage they can afford:

STEP 1
Track your household income.

STEP 2
Know Your Spending Costs.

STEP 3
Shop for plans and apply for financial assistance.

Consumer Tool: Track Your Income

Income Source	Week 1 __/__/__	Week 2 __/__/__	Week 3 __/__/__	Week 4 __/__/__	Total
Job or Self-Employment					$ 0.00
Second job					$ 0.00
Unemployment Compensation					$ 0.00
Social Security Benefit					$ 0.00
Social Security Disability Income (SSDI)					$ 0.00
Tax refund					$ 0.00
Other Income					$ 0.00
Totals monthly Income	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00

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Consumer Tool: Know Your Costs

Category	Week 1	Week 2	Week 3	Week 4	Monthy Total
Savings					$ 0.00
Debt payments					$ 0.00
Housing and utilities					$ 0.00
Household supplies and expenses					$ 0.00
Tools of the trade/Job related expenses					$ 0.00
Groceries					$ 0.00
Eating Out					$ 0.00
Pets					$ 0.00
Transportation					$ 0.00
Personal care					$ 0.00
Childcare and school					$ 0.00
Entertainment					$ 0.00
Court-ordered obligations.					$ 0.00
Gifts, donations, other					$ 0.00
Weekly Total	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00

Shop for Plans and Financial Assistance

- Preview plans, including costs and savings.
- Apply for financial help.

Resource:

For more information on cash flow budgets and financial services, see the CFPB *Your Money, Your Goals.* www.consumerfinance.gov/your-money-your-goals/

How to Pay Your Premium

1. Online
2. Mail
3. Phone
4. In-person

Resources:

- **Prepaid Cards:** https://www.consumer.gov/articles/1005-prepaid-cards#!what-it-is
- **Bank Accounts:** http://files.consumerfinance.gov/f/201508_cfpb-ymyg-toolkit-community-volunteers-module-8.pdf
- **Cash:** Some insurance companies allow cash payments, contact the insurance plan for more information.
- **Complaints:** https://www.consumerfinance.gov/complaint/

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How to 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

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

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Become a C2C Partner

Partner Toolkit

- To become a C2C partner, email 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

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

How to Get Involved

C2C Community Presentation

- Consider using community presentation materials to help people learn about the C2C initiative and how to make the most their coverage. Materials include:

  – Presentation slides

  – Presenter's guide

  – Resources handout

From Coverage to Care:
A Roadmap to Better Care and a Healthier You

"Working to Achieve Health Equity"

How to Get Involved

Plan an event in your community

- Work with local hospitals, clinics, health centers and community centers

- Host an Awards Breakfast to recognize patients

- Help coordinate a education classes at your local clinic, adult education institution, civic club, or YMCA

How to Get Involved

Plan an event in your community (Cont'd)

- Engage your local church or place of worship

- Host an educational Web conference

- Host a workshop

- Hold a "Meet Your Provider" open house

Subscribe to the C2C Listserv

Become part of our network by subscribing to the C2C listserv: https://public.govdelivery.com/accounts/USCMS/subscriber/new.

Guest Speakers

Ideas Exchange and Q&A

How to Get Involved

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

coveragetocare@cms.hhs.gov

Thank You!

Visit our website:
http://go.cms.gov/c2c

Contact us:
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