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From Coverage to Care

Partner Webinar
October 4, 2017, 12pm ET

CMS Office of Minority Health

"Working to Achieve Health Equity"

Logistics

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Speakers

Monique LaRocque, M.P.H.
Moderator [C]
CMS Office of Minority Health

Ashley Peddicord-Austin, M.P.H.
Health Insurance Specialist
CMS Office of Minority Health

Venus Ginés
Houston Promotores
Navigating with CLAS

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Agenda

- Welcome & Logistics
- C2C Overview
- Manage Your Health Care Costs
- Enrollment Toolkit
- Guest Speaker
- How to Get Involved

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C2C Overview

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.

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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.

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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

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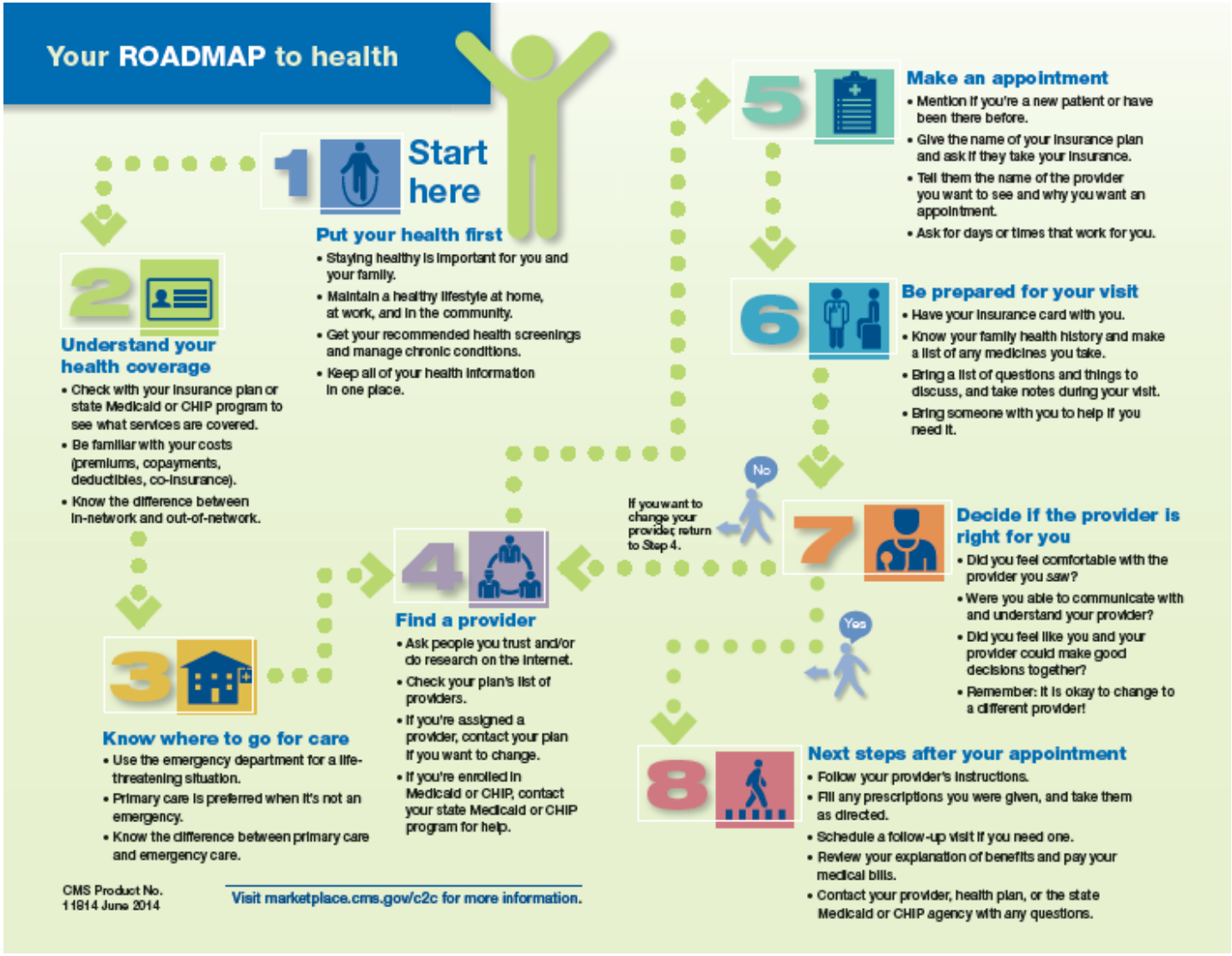
C2C Webpage
go.cms.gov/c2c

From Coverage to Care Roadmap



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

How to Maximize Your Health Coverage

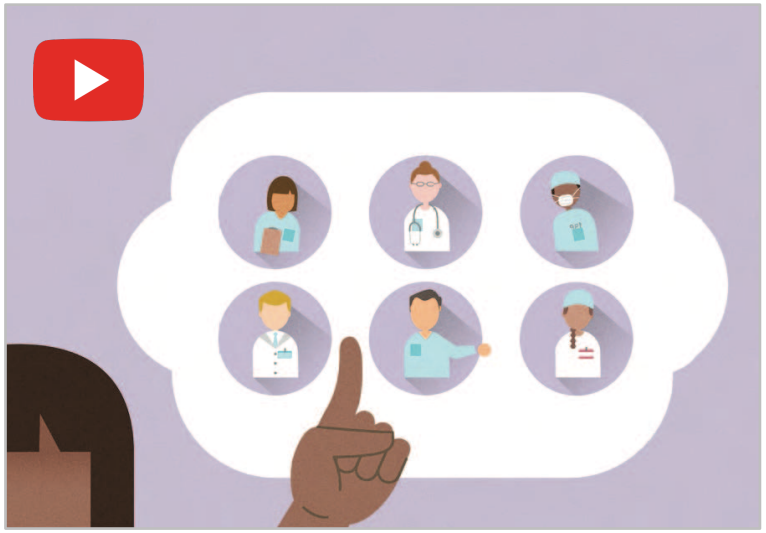
New animated video:

“How to Maximize Your Health Coverage”

All videos are 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



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Key Dates

Medicare Open Enrollment

- **October 15 to December 7**
  - Join or switch a Medicare Prescription Drug Plan
  - Join or switch a Medicare Advantage Plan

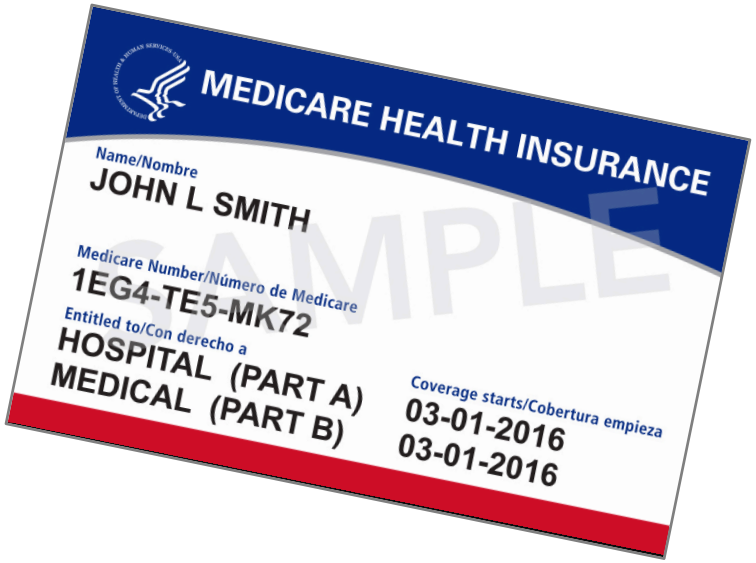
- Take time to review and compare health and drug plan choices
  - Choose and enroll in the plan that fits your needs

- Coverage begins on January 1, 2018
  - Membership card/materials in hand

New Medicare Cards

New Medicare Cards Are Coming

- You don’t need to take any action to get your new Medicare card.
- The new card won’t change your Medicare coverage or benefits.
- Medicare will never ask you to give personal or private information to get your new Medicare number and card.
- There's no charge for your new card.



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Marketplace Open Enrollment

Key Dates for Open Enrollment

- November 1, 2017: Open Enrollment starts for 2018.
- December 15, 2017: Open Enrollment ends.
- December 31, 2017: Coverage ends for 2017 Marketplace plans.
- January 1, 2018: Coverage can begin for 2018 Marketplace plans.

Visit HealthCare.gov for the latest news and reminders.

- If you have Marketplace coverage now, review your application at HealthCare.gov to make sure it's up-to-date and report any life changes.
- If you don't have Marketplace coverage now, create an account and see what coverage or help with costs you may qualify for.
- Apply and enroll in health coverage.

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Manage Your Health Care Costs

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

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Understand Your Health Insurance Costs

Topics:

- What you Pay
- Your Spending Limits
- How You Can Save

Resources:

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

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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.

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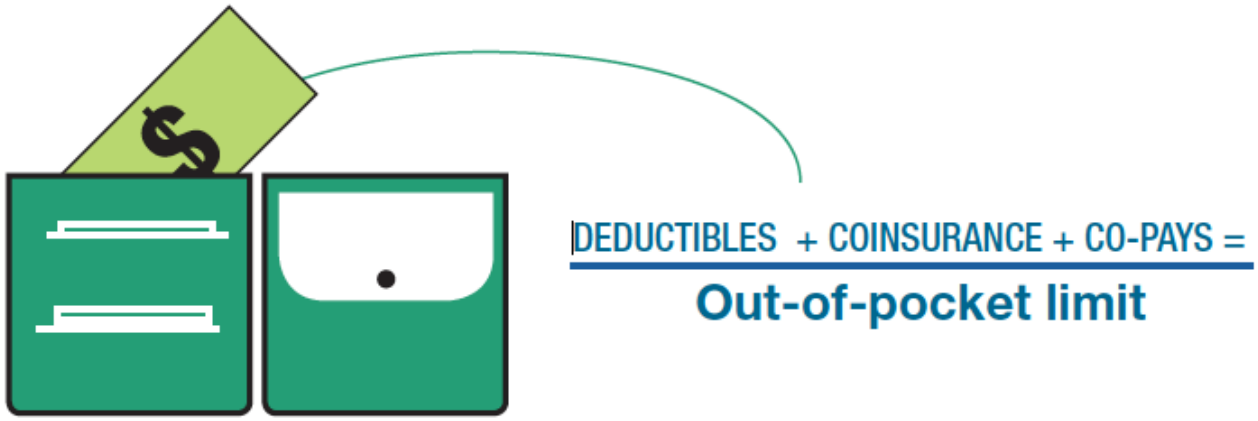
Your Spending Limits

- **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.



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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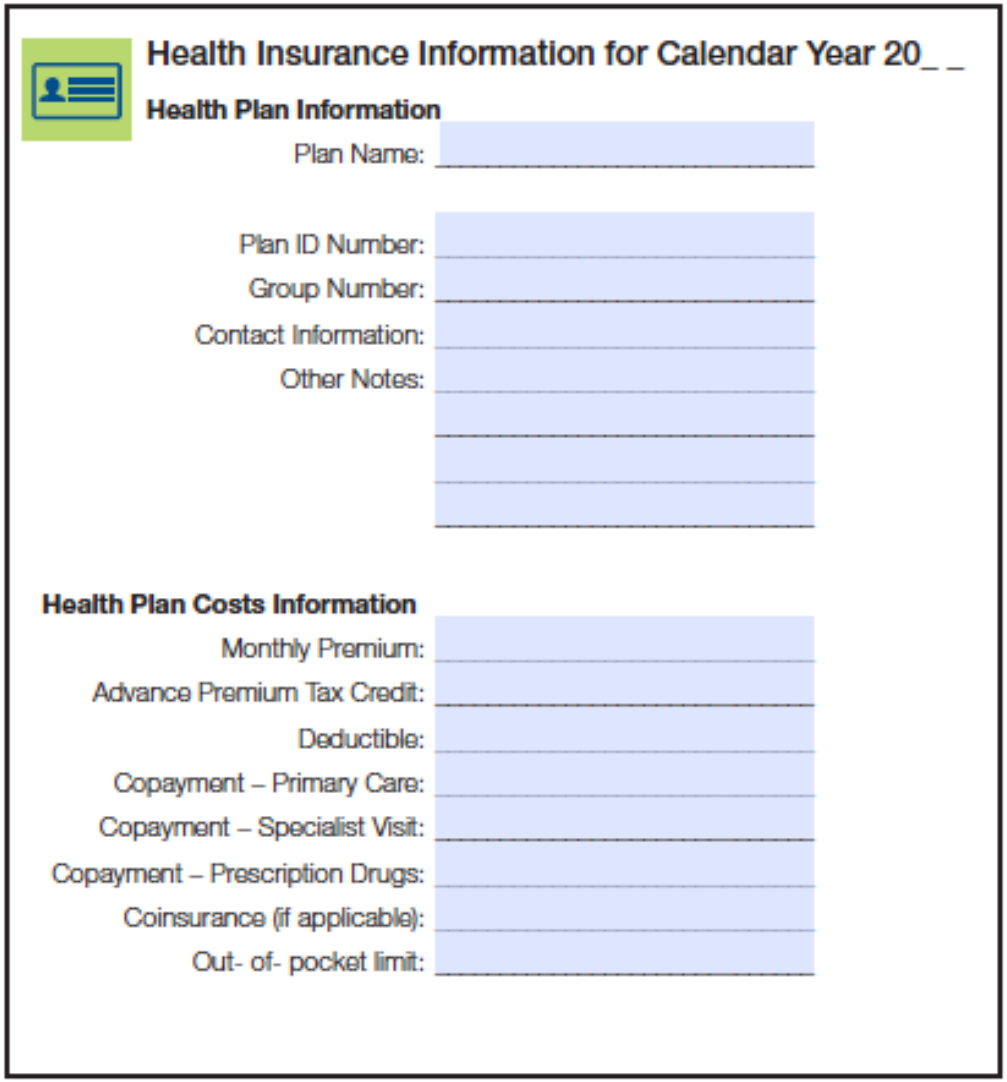
My Health Insurance Costs

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



Health Insurance Information for Calendar Year 20_ _

Health Plan Information

Plan Name: _____

Plan ID Number: _____

Group Number: _____

Contact Information: _____

Other Notes: _____

_____

_____

_____

Health Plan Costs Information

Monthly Premium: _____

Advance Premium Tax Credit: _____

Deductible: _____

Copayment – Primary Care: _____

Copayment – Specialist Visit: _____

Copayment – Prescription Drugs: _____

Coinsurance (if applicable): _____

Out- of- pocket limit: _____

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.

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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

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/

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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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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

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Why Consumers Should Sign Up for Health Coverage

Topics:

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

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/

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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

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Types of Financial Assistance

PREMIUM TAX CREDIT-ELIGIBLE: This is 100% - 400% FPL in 2017

PRIVATE MARKETPLACE HEALTH PLANS

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...	$12,060 - $48,240	$16,240 - $64,960	$20,420 - $81,680	$24,600 - $98,400	$28,780 - $115,120	$32,960 - $131,840
You may qualify for lower premiums **AND** lower out-of-pocket costs for Marketplace insurance if your yearly income is between...	$12,060 - $30,150	$16,240 - $40,600	$20,420 - $51,050	$24,600 - $61,500	$28,780 - $71,950	$32,960- $82,400

MEDICAID ELIGIBLE: This is 138% FPL in 2017

COST SHARING ELIGIBLE: This is 100% - 250% FPL in 2017

MEDICAID COVERAGE

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...	$16,643	$22,411	$28,180	$33,948	$39,716	$45,485
If your state isn't expanding Medicaid: You may not qualify for any Marketplace savings programs if your yearly income is below....	$12,060	$16,240	$20,420	$24,600	$28,780	$32,960

This is 100% FPL in 2017

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Key Terms

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- **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.

Resources:

- Refer to the glossary at the back of your *Roadmap* for more definitions.
- Use the glossary at https://www.healthcare.gov/glossary/.

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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/

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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 Alaska 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

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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

Resources:

- Confirming enrollment in coverage https://www.healthcare.gov/coverage-outside-open-enrollment/confirm-special-enrollment-period/
- Health plan decision appeals https://www.healthcare.gov/marketplace-appeals/what-you-can-appeal/

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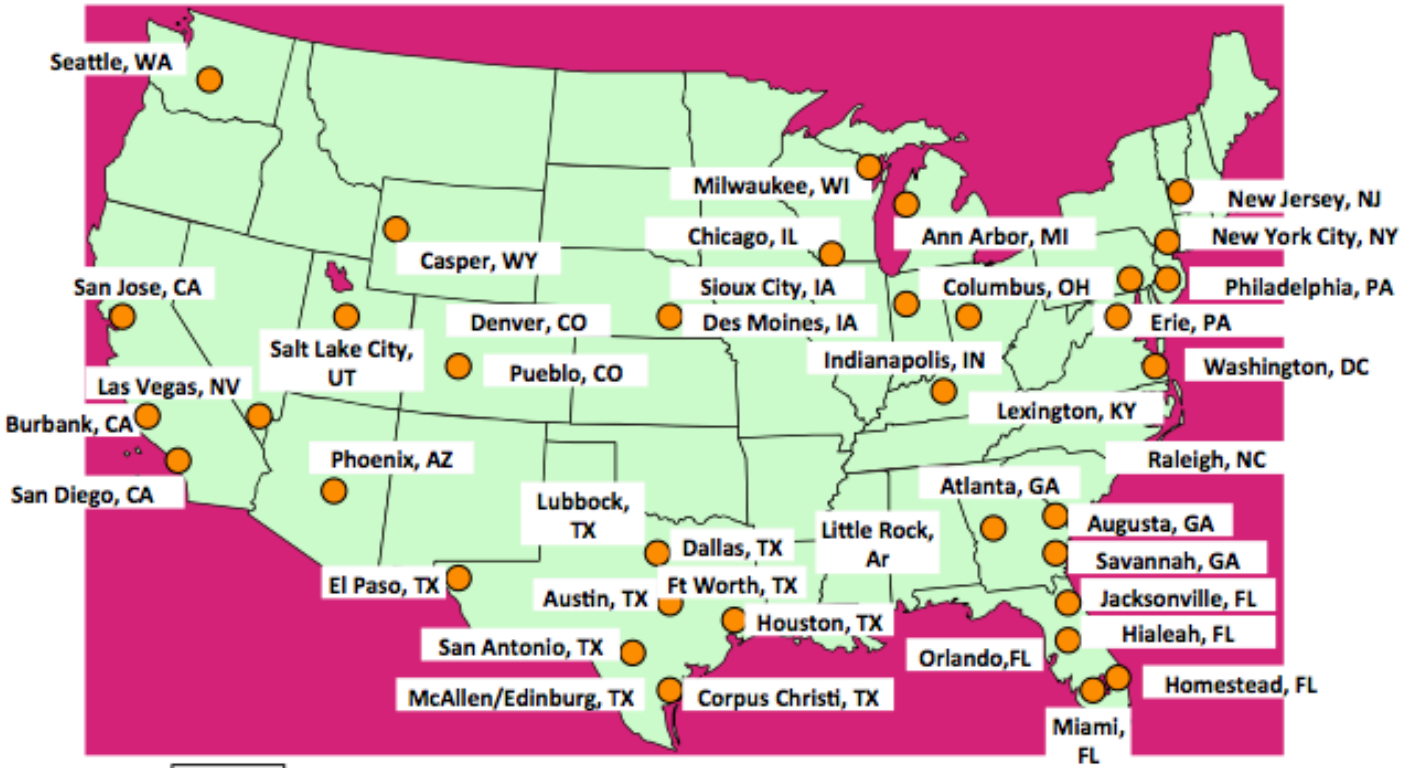
Guest Speaker

Training and Outreach

Día de la Mujer Latina-Promotores/CHW Training & Outreach



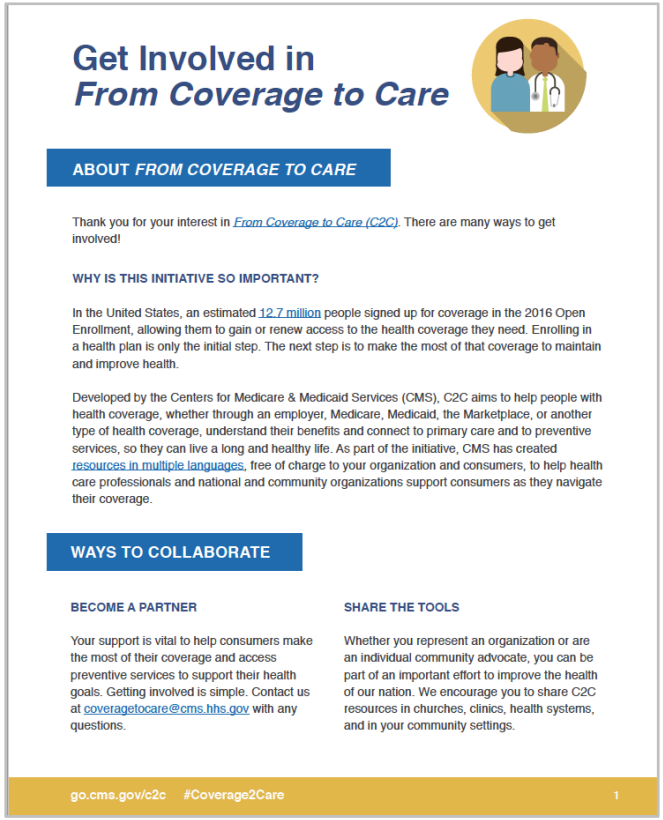
Venus Ginés, MA 281-489-1111
www.diadelamujerlatina.org
diadelamujerlatina@gmail.com

Diversity in the Promotores/CHW Roles

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



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

BECOME A PARTNER

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 coveragetocare@cms.hhs.gov with any questions.

SHARE THE TOOLS

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.

go.cms.gov/c2c #Coverage2Care 1

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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

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Order Products: https://productordering.cms.hhs.gov

Subscribe to the C2C Listserv

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

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Ideas Exchange and Q&A

Get Involved

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

CoverageToCare@cms.hhs.gov

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Thank You!

Visit our website:
go.cms.gov/c2c

Contact us:
CoverageToCare@cms.hhs.gov

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