

# Creating Outreach and Education Events



*November 2023*

*This information is intended only for the use of entities and individuals certified to serve as Navigators, certified application counselors, or non-Navigator assistance personnel in a Federally-facilitated Marketplace. The terms “Federally-facilitated Marketplace” and “FFM,” as used in this document, include FFMs where the state performs plan management functions. Some information in this manual may also be of interest to individuals helping consumers in State-based Marketplaces and State-based Marketplaces using the Federal Platform. This material was produced and disseminated at U.S. taxpayer expense.*

# Objectives of Session

- To define and describe the importance of assister outreach
- To encourage assisters to discuss and share strategies for creating effective outreach events



# Outreach and Education Overview

- Providing outreach and education for consumers is a crucial role of assisters and a required duty for Navigators.
- Outreach and education are important because they:
  - Help consumers understand their options and gain access to affordable, quality health coverage in the Marketplace.
  - Serve as opportunities for assisters to connect with consumers and their community.



# Effective Outreach Strategies

To develop your organization's outreach strategy, you should:

- Identify the community you want to reach with an emphasis on the underserved and vulnerable populations.
- Consider their specific needs when informing them about how to access coverage and promote culturally and linguistically appropriate services.
- Identify resources available to plan your efforts.
- Recognize that effective outreach strategies vary across all organizations.
- Build on your current work and form/foster collaborations.

# Effective Outreach Strategies (Cont.)

When identifying your community, ask yourself these questions:

- What are the community's needs?
- What enrollment challenges does the community face?
- What are the community's trusted sources of information and support?
- What resources are already available?



# 4 Steps for Creating Outreach Events

1. Prepare
2. Advertise in advance of and throughout the Open Enrollment Period
3. Host
4. Follow up with consumers with their prior consent, when applicable



# Establishing Trust

- An important part of effective outreach and education is establishing trust within your community. Communication methods that work well with one community or individual within a community may not necessarily work well for other communities or individuals.
- Therefore, assisters should tailor their community outreach efforts by choosing the appropriate tools and resources to convey their message in a culturally accepted and respected manner.
- For example, if consumers have low health literacy, they may be new to the Marketplace or new to the concept of health coverage in general. Outreach materials may need to focus on first reviewing the basics with them.
- To find additional resources like these, refer to [CMS.gov/marketplace/in-person-assisters/outreach-education/new](https://www.cms.gov/marketplace/in-person-assisters/outreach-education/new) and [HealthCare.gov/why-coverage-is-important/coverage-protects-you/](https://www.healthcare.gov/why-coverage-is-important/coverage-protects-you/).
- Please consider that a consumer with low literacy and/or low health literacy may not understand written materials. Assisters should provide alternatives like pictures and audio recordings.

# Establishing Trust (Cont.)

- Begin by identifying and then going to your targeted community(ies).
- Recruit assisters from within the targeted community(ies), engage in community life, distribute contact information, and build connections with the individuals you serve.
- Cultivate your relationship with consumers to extend beyond the enrollment process while complying with any funding prohibitions, if a Navigator grantee.





# Identifying Stakeholders

- Many people and organizations have a stake in the health of their communities and are working to increase consumer access to health coverage and services.
- Stakeholders can include, but are not limited to:
  - State governmental partners and Small Business Associations;
  - Community-based organizations;
  - Fishing, ranching, and farmers;
  - Faith-based groups; and
  - Health care service providers.



# Building a Diverse Coalition

## Benefits of coalition building:

- Connecting with more consumers
- Learning from organizations engaged in similar work
- Creating new strategies and best practices for outreach and education
- Enhancing your credibility in the community
- Increasing consumer awareness of your mission and activities
- Coordinating outreach and enrollment efforts that have greater reach within the community



# Collaboration Opportunities

Have you worked with any of these organizations in your community?

- Local realtor association
- Volunteer Income Tax Assistance (VITA) sites and Social Security offices
- Local hospitals and clinics
- Recreation centers
- Schools and institutions of higher learning
- Small Business Association
- Other local organizations



# Types of Outreach Events

- High-traffic and well-advertised events
- Organizational meetings
- Social media campaigns
- Community events



# Notice of Benefit and Payment Parameters for 2024 Final Rule

In the HHS Notice of Benefit and Payment Parameters for 2024 final rule, CMS finalized the proposal to permit assisters to conduct door-to-door enrollment to increase consumer engagement and advance health equity.

Direct contact outreach and education activities may include:

- Providing brochures and informational materials about the FFM.
- Providing information on the annual FFM redetermination process.
- Informing consumers of application and enrollment assistance provided by your organization.



**IMPORTANT!**

# Notice of Benefit and Payment Parameters for 2024 Final Rule (Cont.)

However, you must make sure that you're complying with any other federal, state, or local laws that may apply to these interactions. Also, for safety purposes, we recommend assisters conduct door-to-door activities in groups of two or more.

Remember, it is against federal law to place outreach or educational materials directly into a consumer's mailbox.



**IMPORTANT!**

# Gifts

“Gifts” are defined in 45 C.F.R. § 155.210(d)(6) as:

- Gift items, gift cards, cash cards, or cash.
- Promotional items that market or promote the products or services of a third party.

Gifts do not include the reimbursement of legitimate expenses incurred by a consumer to receive Exchange application assistance, such as travel or postage expenses.



# Allowed Uses of Gifts

- It is permissible to use grant funds for Promotional items/Gifts/Gift Cards *as long as*:
  - Promotional items/Gifts/Gift Cards costs are under \$15 per consumer and in the aggregate (that is, multiple promotional items are ok as long as they total less than \$15);
  - They cannot be used to induce QHP or non-QHP enrollment (by induce enrollment, we mean conditioning receipt of the gift(s) on a consumer actually enrolling in coverage);

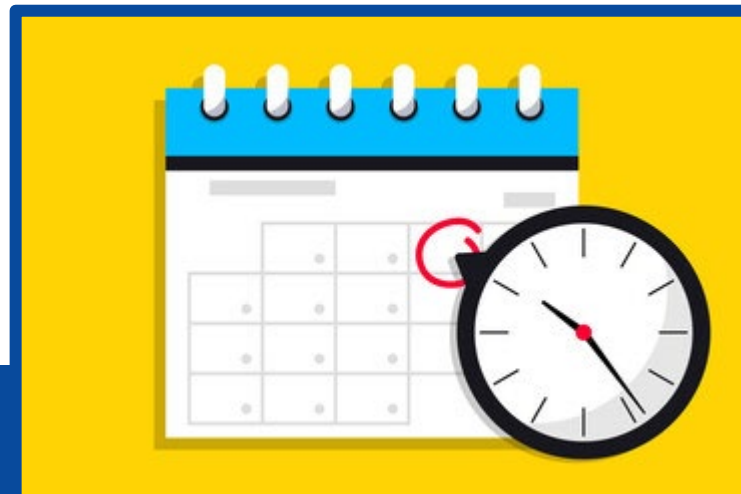
**AND**

  - They don't market or promote a third party.
- Although you can't use grant funds, you **may** provide food and beverages at an outreach, education, and/or enrollment event as long as they are donated, or you use non-federal funds.



# Coordinate Timing

- The most effective outreach and education is carefully planned throughout the year and revised as lessons are learned.
- Develop and align your outreach and education strategy with holidays, seasonal activities, and national health promotion activities.
- For more ideas, visit [Health.gov/news/category/national-health-observances](https://www.health.gov/news/category/national-health-observances).



# Outreach Methods and Tools

- Tailor your community outreach efforts by choosing the appropriate tools and resources to convey your message in a culturally accepted and respected manner.
- Different materials work best to convey different types of messages.
- It is important to consider all materials and methods when sharing your message and customizing your outreach.



# Learn the Basics & Find Out More

Are the consumers you work with new to the Marketplace or even new to the concept of health coverage?

- To review Marketplace and health coverage basics with your clients, you can share brochures available in multiple languages at [CMS.gov/marketplace/outreach-and-education/value-of-health-insurance-english.pdf](https://www.cms.gov/marketplace/outreach-and-education/value-of-health-insurance-english.pdf) and [CMS.gov/marketplace/outreach-and-education/about-the-marketplace-english.pdf](https://www.cms.gov/marketplace/outreach-and-education/about-the-marketplace-english.pdf).
- For additional resources, visit [CMS.gov/marketplace/in-person-assisters/outreach-education/new](https://www.cms.gov/marketplace/in-person-assisters/outreach-education/new).

# Learn the Basics & Find Out More (Cont.)

Are the consumers you're helping already enrolled in Marketplace coverage?

- To help consumers learn how to use their coverage, maintain and renew their coverage, and change their coverage if they experience certain life changes, refer to [CMS.gov/marketplace/in-person-assisters/outreach-education/already-enrolled](https://www.cms.gov/marketplace/in-person-assisters/outreach-education/already-enrolled).
- To review the basics and share resources with consumers, refer to [HealthCare.gov/why-coverage-is-important/coverage-protects-you](https://www.healthcare.gov/why-coverage-is-important/coverage-protects-you) and [CMS.gov/priorities/health-equity/c2c](https://www.cms.gov/priorities/health-equity/c2c).

Need more materials to help you educate consumers on Marketplace and other health coverage?

- To order free materials that you can use to help educate consumers, visit [CMS.gov/marketplace/in-person-assisters/outreach-education/partner-tools-toolkits](https://www.cms.gov/marketplace/in-person-assisters/outreach-education/partner-tools-toolkits).

# Learn the Basics & Find Out More (Cont.)

Refer to [CMS.gov/marketplace/technical-assistance-resources/assister-guidance-on-referrals-to-outside-organizations.pdf](https://www.cms.gov/marketplace/technical-assistance-resources/assister-guidance-on-referrals-to-outside-organizations.pdf) for more guidance including:

- Guidelines and best practices to help assisters understand how to structure these relationships with outside organizations.
- Information about what kinds of referrals may be required.
- Suggested resources for referring consumers.
- Requirements and prohibitions for working with outside organizations.
- Tips for identifying organizations for partnership or collaboration.

# Find Out More

Assisters may also benefit from working with a Champion for Coverage. These are national or local organizations representing under- or uninsured communities. These organizations are active in providing outreach and education about the Health Insurance Marketplace® and how consumers can enroll in health coverage through [HealthCare.gov](https://www.healthcare.gov), Medicaid, or CHIP.

To learn how to get involved and to find resources and educational products to help consumers get or keep health coverage, as well as customizable outreach materials for your organization, please visit [Champion for Coverage](https://www.championforcoverage.org).

# Things You Should Know/Helpful Hints

1. Develop your organization's outreach strategy by building on your current work and existing partnerships with the community(ies) you serve.
2. Participate in community life and develop new relationships with community members – social and personal connections are key to connecting with consumers and establishing trust.
3. Customize your message and outreach activities to meet your targeted population's needs.
4. Reach consumers through multiple mediums such as CMS-provided drop-in articles, fact sheets, and other publications.

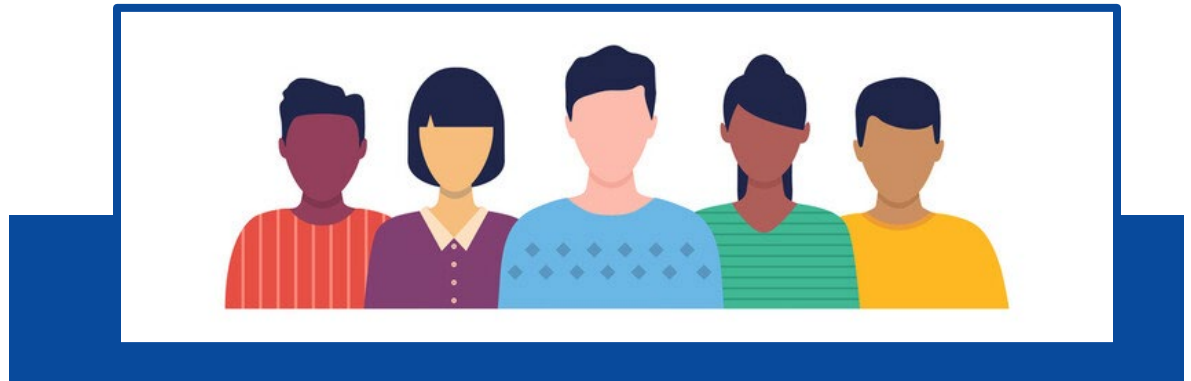
# Things You Should Know/Helpful Hints (Cont.)

5. Partner with local media and businesses that already have an audience in your community to advertise services.
6. Collaborate with other assisters to improve your collective efforts by using their knowledge and sharing your own.
7. Remember to include an education component in your outreach and enrollment events. Consumers' comfort levels increase with knowledge and with greater understanding of the value of health coverage and how it works.
8. Educate consumers about the financial assistance that may be available to them through the Marketplace. Consumers care about cost, and perceived unaffordability is a barrier to enrollment.



# Feedback Session

We want to hear from you!



# Questions

1. What is the most challenging issue you face when creating an outreach and education event?
2. What is a best practice tip that you have found to be effective when creating outreach and education events?
3. What is the most valuable thing you learned during this presentation?

