Logistics

- Audio lines have been muted to minimize background noise.
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**Technical Assistance:** If you have any technical issues, please contact GoToWebinar at **(855) 352-9002**
Speakers

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

Venus Ginés
Houston Promotores
Navigating with CLAS

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

• Welcome & Logistics
• C2C Overview
• Manage Your Health Care Costs
• Enrollment Toolkit
• Guest Speaker
• How to Get Involved
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.
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 Health Coverage
• Videos
• Enrollment Toolkit
• Prevention Resources
• Partner Toolkit
• Community Presentation

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 for 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!

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.

Visit marketplace.cms.gov/c2c for more information.
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
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 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.
Key Dates for Open Enrollment

- November 1, 2017: Open Enrollment starts for 2018.
- December 15, 2017: Open Enrollment ends.
- 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.
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
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
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.

\[
\text{Specialist cost} \times 20\% \text{ coinsurance} = \text{Patient cost}
\]
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.
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/
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

<table>
<thead>
<tr>
<th>Income Source</th>
<th>Week 1</th>
<th>Week 2</th>
<th>Week 3</th>
<th>Week 4</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Job or Self-Employment</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$ 0.00</td>
</tr>
<tr>
<td>Second job</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$ 0.00</td>
</tr>
<tr>
<td>Unemployment Compensation</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$ 0.00</td>
</tr>
<tr>
<td>Social Security Benefit</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$ 0.00</td>
</tr>
<tr>
<td>Social Security Disability Income (SSDI)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$ 0.00</td>
</tr>
<tr>
<td>Tax refund</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$ 0.00</td>
</tr>
<tr>
<td>Other Income</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$ 0.00</td>
</tr>
<tr>
<td><strong>Totals monthly Income</strong></td>
<td>$ 0.00</td>
<td>$ 0.00</td>
<td>$ 0.00</td>
<td>$ 0.00</td>
<td>$ 0.00</td>
</tr>
</tbody>
</table>
## Consumer Tool: Know Your Costs

<table>
<thead>
<tr>
<th>Category</th>
<th>Week 1</th>
<th>Week 2</th>
<th>Week 3</th>
<th>Week 4</th>
<th>Monthly Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Debt payments</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Housing and utilities</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Household supplies and expenses</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Tools of the trade/Job related expenses</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Groceries</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Eating Out</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Pets</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Transportation</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Personal care</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Childcare and school</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Entertainment</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Court-ordered obligations.</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Gifts, donations, other</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>Weekly Total</strong></td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
</tbody>
</table>
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](https://www.consumer.gov/articles/1005-prepaid-cards#!what-it-is)
- **Cash:** Some insurance companies allow cash payments, contact the insurance plan for more information.
- **Complaints:** [https://www.consumerfinance.gov/complaint/](https://www.consumerfinance.gov/complaint/)
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.
• 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/
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
• 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

<table>
<thead>
<tr>
<th>Number of people in household</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
</tr>
</thead>
<tbody>
<tr>
<td>You may qualify for lower premiums for Marketplace insurance if your yearly income is between...</td>
<td>$12,060 - $48,240</td>
<td>$16,240 - $64,960</td>
<td>$20,420 - $81,680</td>
<td>$24,600 - $98,400</td>
<td>$28,780 - $115,120</td>
<td>$32,960 - $131,840</td>
</tr>
<tr>
<td>You may qualify for lower premiums <strong>AND</strong> lower out-of-pocket costs for Marketplace insurance if your yearly income is between...</td>
<td>$12,060 - $30,150</td>
<td>$16,240 - $40,500</td>
<td>$20,420 - $51,050</td>
<td>$24,600 - $61,500</td>
<td>$28,780 - $71,950</td>
<td><strong>$32,960 - $82,400</strong></td>
</tr>
</tbody>
</table>

#### Medicaid Coverage

<table>
<thead>
<tr>
<th>Number of people in household</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
</tr>
</thead>
<tbody>
<tr>
<td>If your state is expanding Medicaid: You may qualify for Medicaid coverage if your yearly income is below...</td>
<td>$16,643</td>
<td>$22,411</td>
<td>$28,180</td>
<td>$33,948</td>
<td>$39,716</td>
<td>$45,485</td>
</tr>
<tr>
<td>If your state isn’t expanding Medicaid: You may not qualify for any Marketplace savings programs if your yearly income is below...</td>
<td>$12,060</td>
<td>$16,240</td>
<td>$20,420</td>
<td>$24,600</td>
<td>$28,780</td>
<td>$32,980</td>
</tr>
</tbody>
</table>

**Premium Tax Credit-Eligible:**
- This is 100% - 400% FPL in 2017
**Medicaid Eligible:**
- This is 138% FPL in 2017
**Cost Sharing Eligible:**
- This is 100% - 250% FPL in 2017
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.

Resources:
- Refer to the glossary at the back of your Roadmap for more definitions.
- Use the glossary at [https://www.healthcare.gov/glossary/](https://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 Alaska Natives
• In-Language Assistance
• Immigrant Status and Qualifying for Financial Assistance

Resources:
• Glossary of health care terms for consumers with limited English proficiency
• Helping special populations enroll
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
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
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
Subscribe to the C2C Listserv

Become part of our network by subscribing to the C2C listserv:

https://public.govdelivery.com/accounts/USCMS/subscriber/new
Ideas Exchange and Q&A
Get Involved

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

CoverageToCare@cms.hhs.gov
Thank You!

Visit our website:

[go.cms.gov/c2c](go.cms.gov/c2c)

Contact us:

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

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