



September 4, 2015

Champions for Coverage:

With the Labor Day holiday upon us, we are now less than 2 months from the third open enrolment! New materials have been posted to get you ready for the next enrollment season. Navigator awards were announced this week and the Navigator/CAC assister trainings has been posted. This Champion newsletter contains new resources, news updates and an updated webinar schedule.

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NEW/UPDATED CONTENT AND WEBINARS

New: Updated Consumer-Facing Outreach Materials from CMS

Check out these recently-released CMS outreach materials as you plan your outreach strategy for next year and continue participating in activities throughout the summer! Assisters interested in ordering CMS publications should visit the [CMS Product Ordering website](#).

New materials are being updated and will be posted to [Marketplace.cms.gov](#)

New materials:

4 ways to get Marketplace Coverage: <https://marketplace.cms.gov/technical-assistance-resources/logo-and-infographics/4-ways-to-get-marketplace-coverage.pdf>

Get Covered: A One-page Guide to the Health Insurance Marketplace: <https://marketplace.cms.gov/outreach-and-education/get-covered-a-one-page-guide-to-the-marketplace.pdf>

No computer? You can still get Marketplace Coverage: <https://marketplace.cms.gov/technical-assistance-resources/logo-and-infographics/no-computer-infographic.pdf>

Getting Help in the SHOP Marketplace: <https://marketplace.cms.gov/outreach-and-education/getting-help-in-shop.pdf>

Protect Yourself from Fraud: <https://marketplace.cms.gov/outreach-and-education/protect-yourself-from-fraud-in-health-insurance-marketplace.pdf>

What counts as income on my Marketplace application?- <https://marketplace.cms.gov/outreach-and-education/what-counts-as-income.pdf>

New: September Champion Webinars

The Champion for Coverage Program is joining the assister webinar series on September 18th for a special webinar on helping consumers budget for healthcare costs. Many new enrollees of health insurance plans must find money in their spending budgets to pay new health insurance premiums, co-pays, out of pocket maximums, vision, dental and medication costs. This webinar will focus on simple cash flow and other tools, created in the Consumer Financial Protection Bureau's *Your Money, Your Goals* toolkit, that Navigators, ACA counselors and others can bring to families.

When: Friday, September 18, 2015 from 2:00- 3:30 p.m. ET
Monday, September 21, 2015 from 2:00-3:30 p.m. ET

Call Info: TBD

Your Money, Your Goals: Financial empowerment tools for social services

By Daniel Dodd-Ramirez

Many people feel overwhelmed by their financial situations, and they may not know where to go for help. For many low-income Americans, frontline staff of nonprofit and public social services programs are in a unique position to provide that help.

Their clients already know and trust them, and in many cases, they're already sharing financial information with them. Social workers and case managers know, however, that the financial stresses clients face may interfere with their progress toward other goals, like finding and keeping secure housing, staying in school, or even landing a job. As they make progress toward those goals, financial missteps can often erase their hard-fought gains.

That's why social services programs across the country are taking steps to integrate financial empowerment into the work they do each day with their clients. To support their efforts, we've developed and field-tested a toolkit for financial services programs called [Your Money, Your Goals](#).

The toolkit helps frontline staff understand when and how to introduce clients to financial empowerment concepts. It equips them to help consumers when it comes to:

- Making spending decisions that help them reach their goals
- Avoiding tricks and traps as they choose financial product
- Ordering and fixing credit reports
- Making decisions about repaying debts and taking on new debt
- Keeping track of their income and bills
- Deciding if they need a checking account and understanding what they need to open one

As part of a *Your Money, Your Goals* pilot, since last fall, 26 organizations led educational workshops in 21 states and the District of Columbia that introduced 1,400 case managers and other frontline staff to the toolkit. Workshop participants came from organizations that provide homeless services, veterans' programs, mental health and emergency services, case management for Head Start, Temporary Assistance to Needy Families and the Supplemental Nutrition Assistance Program, as well from as housing authorities, health clinics, and faith-based organizations.

Most of the case managers who attended are using the information and tools with their clients, and they've told us that the training and tools have made them more confident talking about these financial topics. As a result, their clients are feeling empowered to take on challenges like paying down debt and building a spending plan to have more control of their financial lives.

You can [download Your Money, Your Goals](#). Along with the English and Spanish toolkits, you'll find an implementation guide, PowerPoint slides with trainer notes, and a [train-the-trainer video](#). You can also sign up for news on upcoming training events and updates to the toolkit.

Several national and local organizations are joining us in training social services staff to use the toolkit. Each organization has set a goal of training at least 500 frontline staff. Catholic Charities USA and the Community Action Partnership will offer training to staff of their member agencies and affiliates. The Los Angeles County's Department of Consumer Affairs will begin training county and area non-profit case managers this fall. The National Association of Community Health Centers Community HealthCorps program is equipping the AmeriCorps members it places in community health centers across the country to use the toolkit. Financial educators at the U.S. Department of Agriculture Cooperative Extension located in counties throughout the country will deliver the training for social services agencies in their communities.

The many staff that will be trained through these nonprofits and government entities will, in turn, share new information and tools with thousands of low-income consumers. We hope this make a difference in their financial lives.

The Full Blog post can be found here: <http://www.consumerfinance.gov/blog/your-money-your-goals-financial-empowerment-tools-for-social-services/>

Reminder: Living Well Toolkit – Promoting Preventative Services

CMS has released a new set of outreach and educational materials in the form of a toolkit titled Living Well, designed to help beneficiaries understand the preventive services available to them under Medicaid and CHIP. Living Well emphasizes the importance of services like regular check-ups, vaccines, and screenings to identify and prevent diseases when they are most treatable. The toolkit features a number of customizable posters, fact sheets, social media posts and graphics, and strategies that you can use for getting the word out about Medicaid coverage of preventive services.

- [Click here](#) to view the full Living Well Toolkit, and [click here](#) to view other Outreach Tools on [Medicaid.gov](http://www.Medicaid.gov).

Reminder: HHS Partnership Center Webinars

The HHS Partnership Center continues to host a series of webinars for faith and community leaders. All webinars are open to the public and include a question and answer session where you can ask HHS staff any questions you may have.

To participate in one of the webinars, please select your preferred topic from the list below and submit the necessary information.

Got Coverage? Next Steps in Using Your Health Insurance

Many people now have health insurance but may not know how to use it. This webinar will discuss how to read your insurance card, how to find a doctor, what you need to know in making an appointment and what to do in case you have a health emergency. Key terms will be discussed as well as recommended health screenings. We will highlight the [Coverage to Care](#) materials on health insurance literacy during the webinar. We will also discuss how faith and other community-based organizations are using these tools to help those in their congregations and communities.

[September 22 at 3:00 pm ET](#)

(2:00 pm CDT, 1:00 pm MDT, Noon PDT)

Special Enrollment Periods and Resources for the Uninsured

Individuals and families can enroll in the Health Insurance Marketplace during special enrollment periods if they experience certain circumstances. Special Enrollment Period circumstances include graduating from college and losing health insurance, getting married or divorced or having a baby, losing employer insurance or turning 26 and losing coverage on a parent's health plan. Join this webinar to learn more about special enrollment periods and how to enroll in the Health Insurance Marketplace. For those who are uninsured and don't qualify for the special enrollment period, learn what resources are available and when to enroll in the Health Insurance Marketplace.

[September 29 at 3:00 pm ET](#)

(2:00 pm CDT, 1:00 pm MDT, Noon PDT)

Best Practices in ACA Outreach and Enrollment

[September 16 at 2 pm ET](#)

(1:00 pm CT, Noon MT, 11:00 am PT)

[October 8 from 2 pm – 3:30 pm ET](#)

(1:00 pm CT, Noon MT, 11:00 am PT)

Learn from faith leaders who have conducted successful outreach and enrollment campaigns before and during open enrollment. On September 16, we will hear from Rev. Jeanette Salguero from the National Latino Evangelical Coalition. Rev. Salguero conducted successful outreach and enrollment using a one-stop-shop model. Rev. Salguero also specializes in reaching Latino populations. On October 8, we will hear from Abrar Quader from the Compassionate Care Network (CCN) which helped enroll people who are Muslim, Hindu and Sikh. CCN received a navigator grant from the Illinois state marketplace.

Marketplace Resources for Latinos (In Spanish)

In preparation for [Binational Health Week 2015](#), the Centers for Medicare and Medicaid Services (CMS) will conduct in a webinar in Spanish in partnership with the Health Initiative of the Americas- UC Berkeley, School of Public Health to provide an overview of bilingual Marketplace enrollment and outreach resources available to the Latino community. The webinar will highlight enrollment options for mixed status families, and the benefits of the Affordable Care Act for Latinos.

No registration is needed. However, please join 5 minutes early in order to start on time. You will need to listen to the audio by phone and view the presentation on your computer. Below is the web link and conference call information.

When: Tuesday, September 8 at 1:00pm ET (10:00am PT)

Audio: 1-877-267-1577 Meeting ID: 993 540 551

Web Link: https://webinar.cms.hhs.gov/mrfl9815_1/

NEWS AND UPDATES

New: CMS Announces \$67 Million in Grant Awards to Navigator Organizations

On Wednesday, September 2, CMS announced grant awards totaling \$67 million to support outreach efforts designed to connect people with local help as they seek to understand the coverage options and financial assistance available at HealthCare.gov. Awarded to 100 organizations located in the 34 FFM/SPM states, the three year Marketplace Navigator grants will fuel efforts to help consumers enroll in a health plan that fits their budget and best meets their family's needs.

"There are a lot of choices when it comes to signing up for health insurance and we want to help make sure consumers feel confident that they've picked the right plan," said Kevin Coughlin, CEO of the Health Insurance Marketplaces. "In person assistance from Navigators and assisters has proven to be an incredibly important avenue for consumers to get the right coverage. I'm pleased that Navigators and assisters will be available in even more geographic areas this year."

This year's Navigator grantees will expand access to local help in many states. In Illinois, Indiana, Iowa, Montana, New Jersey, West Virginia, and Wisconsin, more counties will be covered by Navigator entities during the Marketplace's third Open Enrollment Period than during the second Open Enrollment. In West Virginia alone, an additional 42 counties will be covered, providing improved access across the state. These gains will enable more consumers to get the help they need with enrollment.

For more information on the Navigator program and to view a complete list of the 2015 Navigator awardees, please [click here](#); you can also [click here](#) to view a press release announcing these awards.

New: 2016 Assister Training Now Available for Certified Application Counselors (CACs)

The Centers for Medicare and Medicaid Services (CMS) is pleased announce that as of August 26, 2015, the new 2016 Assister Training is available to Certified Application Counselors (CACs) in the Federally-facilitated Marketplace (FFM). CAC training will continue to be available through Open Enrollment. However, completing this training before the upcoming Open Enrollment Period (OEP) will ensure that CACs have received the most up-to-date training to assist existing enrollees through the Marketplace redetermination and renewal process, and to help new enrollees understand, enroll, and apply for coverage in the Marketplace. We strongly encourage CACs in FFM states to complete the 2016 Assister Training, including printing their training completion certificates by Friday, September 4, 2015. Agent and broker training will be available in early September. Navigator training will also be available in early September following announcement of the Navigator grant awards.

The 2016 Assister Training is hosted by the Marketplace Learning Management System (MLMS). The MLMS replaces the Medicare Learning Network® (MLN) as an online web-based training platform for assisters providing application and enrollment assistance to consumers in Federally-Facilitated Marketplaces (FFMs), including State Partnership Marketplaces (SPMs), and certain State-based Marketplaces using the Federal platform (SBM-FPs). The CAC training can be accessed on the MLMS through the CMS Enterprise Portal by logging in or registering as a new user at <https://eidm.cms.gov/EIDMLoginApp/userlogin.jsp>.

Assisters can also access training presentations and additional resources, such as Frequently Asked Questions (FAQs), MLMS Quick Reference Guides, and Help Videos at the following link: <https://marketplace.cms.gov/technical-assistance-resources/training-materials/training.html>.

New: Navigator and CAC Recertification Update: CMS Enrollment Assister Bulletin Published

On Monday, August 24, 2015 CMS released the [Enrollment Assister Bulletin: 2015-01](#), which provides guidance on training, certification, and recertification requirements and procedures for Navigators, CACs, and CAC designated organizations in the in Federally-facilitated Marketplaces (FFMs), including State-partnership Marketplaces (SPMs). CMS regulations require all Navigators in FFMs, including SPMs, to complete HHS-approved training and achieve a passing score on all approved certification examinations before being certified and carrying out any Navigator duties. CMS regulations also require Navigators to obtain continuing education and be certified and/or recertified on at least an annual basis.

This year, Navigators will be able to take an abbreviated version of the 2016 Navigator training to become recertified if they were certified last year, not decertified before September 15, 2015, and are affiliated with the same Navigator organization as in 2014-15. Navigators who take the abbreviated training will have access to the full suite of training modules that are required for Navigator certification for reference, and can choose to take additional training modules. Navigators who do not meet the conditions to be eligible for the abbreviated recertification training, including all Navigators who will be certified for the first time, will be required to take the full 2016 Navigator training. Please see the Bulletin for more details.

All CACs in FFM and SPMs are required to complete Marketplace-approved training and achieve a passing score on all Marketplace-approved certification examinations prior to being certified as a CAC and functioning as a CAC. CACs are also required to be recertified on an annual basis after successfully completing recertification training. All CACs are required to take the entire 2016 CAC training curriculum in order to be recertified.

Click here for more information: <https://marketplace.cms.gov/technical-assistance-resources/assister-programs/guidance-regulations-on-assister-programs.html>

New: Reenrollment Bulletin

On August 25, 2015, CMS published a bulletin with operational guidance for issuers on the 2016 reenrollment process in the Federally-facilitated Marketplaces (FFMs), as well as in State-based Marketplaces (SBMs) that use the federal eligibility and enrollment platform. This bulletin replaces last year's issuer guidance on reenrollment (published December 1, 2014). Important changes from last year's guidance include:

1. The FFM will calculate eligibility for 2016 advance payments of the premium tax credit (APTC) and cost-sharing reductions (CSRs) using the most recent family income data available and updated 2016 qualified health plan (QHP) prices (in contrast to last year's auto reenrollment process, when 2014 APTC and CSR levels were generally carried forward for 2015).
2. The FFM will discontinue APTC/CSRs for enrollees who do not comply with the requirement to file a tax return and reconcile APTC for tax year 2014 (see the July 29, 2015 assister newsletter for more information, or [click here](#) to view a July 17 "Update on Health Care and the 2014 Tax Season" from CMS).

Click here for additional information: <https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/2016AutoReenrollmentBulletin16.pdf>

New: Nondiscrimination in Health Programs and Activities Proposed Rule (1557)

Today, HHS took the next step in advancing health equity through the Affordable Care Act. The Nondiscrimination in Health Programs and Activities proposed rule implements new

protections against sex discrimination; enhances language assistance; protects individuals with disabilities; and extends to insurers participating in Health Insurance Marketplaces. The proposed rule will assist some of the populations that have been most vulnerable to discrimination and will help provide those populations equal access to health care and health coverage.

The press release is live here: <http://www.hhs.gov/news/press/2015pres/09/20150903a.html>

The proposed rule is here: <https://s3.amazonaws.com/public-inspection.federalregister.gov/2015-22043.pdf>

Reminder: CMS Guidance Re-Establishes Same Timing for Renewal and Discontinuation of Coverage Notices

On July 7, 2015, CCIIO issued guidance for health insurance issuers regarding the timing for discontinuation of coverage notices to be sent to consumers. Regulations require issuers to send consumers a notice at least 90 days before the coverage will be discontinued. However, in September 2014, CMS established that issuers could instead send discontinuation notices by the same date that CMS requires them to send renewal of coverage notices, which is generally before the first day of Open Enrollment. This guidance will also apply to the 2015-2016 Open Enrollment Period. Consumers enrolled in Marketplace coverage should receive either a notice that their coverage will be renewed, or a notice that their coverage will be discontinued, by November 1, 2015, the first day of Open Enrollment.

- Click [here to see the full guidance](#), and [click here to view the September 2, 2014 guidance](#) that includes sample renewal and discontinuation notices.

Reminder: Tips from the Connecting Kids to Coverage Campaign on Establishing School-Based Partnerships

Schools and organizations that are well-connected to school systems make great partners to help you reach and enroll eligible students in Medicaid and the Children's Health Insurance Program (CHIP) or Marketplace coverage. Cultivating these relationships takes time and follow-through, so now is a good time to reach out. The Connecting Kids to Coverage Campaign, which aims to find and enroll children eligible for Medicaid and CHIP and keep them covered for as long as they qualify, offers examples to help you build these partnerships:

- Connecting Kids to Coverage grantee [Covering Kids and Families of Indiana \(CKF Indiana\)](#) developed a school-based enrollment program that led to more than 1,000 child enrollments since July 2013. Through its "100% Campaign," CKF Indiana recruits in-school representatives, such as school counselors and administrators, who can educate families and provide information about signing up for coverage.

- School superintendents can play a leadership role in prioritizing health coverage for students. In California, collaboration between the Mountain View School District with the [American Association of School Administrators](#) and the [Children’s Defense Fund](#) through a Connecting Kids to Coverage grant has achieved a 10 percent increase in kids with health insurance in two years. A question about whether a child has health insurance is included on all school registration forms, and schools offer enrollment assistance to families with uninsured children.
- School nurses see first-hand the need for children to have access to Medicaid and CHIP services. The [National Association of School Nurses](#) is a Connecting Kids to Coverage National Campaign partner. Reach out to your [state or local chapter](#) to suggest ways you can work together to enroll children in Medicaid and CHIP.
- The Connecting Kids to Coverage National Campaign recently hosted a webinar on school-based outreach. Check out the webinar [here](#).

Reminder: HHS announces an additional \$169 million in Affordable Care Act funding to 266 community health centers

Health and Human Services Secretary Sylvia M. Burwell announced last week \$169 million in Affordable Care Act funding to 266 new health center sites in 46 states, the District of Columbia and Puerto Rico for the delivery of comprehensive primary health care services in communities that need them most. These new health center sites are projected to increase access to health care services for over 1.2 million patients. These awards build on the \$101 million awarded to 164 new health center sites in May 2015.

Read more about it here: <http://www.hhs.gov/news/press/2015pres/08/20150811a.html>

HHS BLOG POSTS ABOUT THE AFFORDABLE CARE ACT AND HEALTHCARE.GOV

Blog post from Friday, August 31

Title: New Options for Simple, Quick Enrollment in Medicaid and CHIP

Link: <http://blog.cms.gov/2015/08/31/new-options-for-simple-quick-enrollment-in-medicaid-and-chip/>

Blog post from Friday, August 21

Title: Heading back to college? Add health coverage to your must-have shopping list

Link: <https://www.healthcare.gov/blog/health-insurance-options-for-college-students/>

WHITE HOUSE UPDATES ABOUT THE AFFORDABLE CARE ACT AND HEALTHCARE.GOV

Blog post from Friday, August 21

Title: Next Steps in Developing the Precision Medicine Initiative

Link: <https://www.whitehouse.gov/blog/2015/08/21/next-steps-developing-precision-medicine-initiative>

-CMS Office of Communications, Partner Relations Group