

Keeping Consumers Covered



April 27, 2018

The information provided in this document is intended only to be a general informal summary of technical legal standards. It is not intended to take the place of the statutes, regulations, or formal policy guidance that it is based upon. This document summarizes current policy and operations as of the date it was presented. We encourage readers to refer to the applicable statutes, regulations, and other interpretive materials for complete and current information. This communication was produced and disseminated at U.S. taxpayer expense.

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The term “assister” refers to the following types of assisters: Navigators in Federally-facilitated Marketplaces; Non-Navigator assistance personnel in Federally-facilitated Marketplaces, including federal In-Person Assisters (IPAs) and certified application counselors (CACs) in FFM.

Agenda

Challenges facing assisters:

- Finding and engaging consumers
- Staying connected with the “pre-enrolled” consumer
- Staying connected with the “post-enrollment” consumer



Assister Feedback

Let's start with having you share some ways you engage your target consumers!



Connecting with Your Target Consumer

- Go to where your target consumer is
- Partner with groups that already interact with your target consumer
- Regularly scheduled events
- Attract attention to your booth or table. For example:
 - Activities at your table to occupy children
 - Giveaways
 - Remember: Marketplace funds (including Navigator grant funds) cannot be used to purchase gifts of any value, and assisters cannot use funds from any source to provide gifts of any value as an inducement for enrollment. Gifts purchased with non-Marketplace funds that do not exceed \$15 may be used to encourage consumers to seek or receive information, application assistance, or other authorized assistance.
- Build trust

Assister Feedback

If your target consumer is interested in coverage but isn't ready to enroll then and there, what steps do you take to keep the relationship going?



Staying Connected with the “Pre-Enrolled” Consumer

- Don't pressure consumer to enroll then and there if they're not ready
- Educate consumer about the Marketplace and their options
- Encourage them to discuss options with their family
- Get consent to follow back up over the phone, email, or text (find out which they prefer)
- Suggest setting up a time to meet in the future or get consent for you to follow up with a phone call or email. In the meantime, encourage consumers to:
 - Think through their needs and budget
 - Come prepared with any questions for you the assister
 - Collect documents needed for a smooth enrollment experience (e.g. pay stubs, green card, etc.)

Assister Feedback

Share some ways for staying connected to consumers to help with post-enrollment issues that may come up!



Staying Connected with the “Enrolled Consumer”

- Make sure coverage gets effectuated (suggest setting up automatic payments)
- Offer to review their eligibility notice with the consumer and offer to help them resolve any issues identified in their notice, like a data-matching issue (DMI)
- Provide resources to help them use their coverage (like the From Coverage to Care manual available in multiple languages on CMS’ website)
 - <https://www.cms.gov/About-CMS/Agency-Information/OMH/equity-initiatives/c2c/consumerresources/roadmap-to-better-care.html>
- Suggest setting up a reoccurring phone call to check-in on the consumer to see if they need help:
- Using their coverage effectively (and understanding the basics, like how to read an insurance card and an Explanation of Benefits)
- Reporting any changes to the Marketplace

Special Enrollment Periods (SEPs)

- Life changes
- Let people experiencing life changes know they might qualify for an SEP



Referrals

Tell consumers you are also available to help their family and friends!



Additional Resources

- Pre-enrollment Materials
 - Get consumers ready to enroll with this Application Checklist: <https://marketplace.cms.gov/outreach-and-education/marketplace-application-checklist.pdf>
 - Help consumers evaluate their different Marketplace coverage options by considering five important questions about their needs and budget: <https://marketplace.cms.gov/outreach-and-education/5-questions-to-ask-choosing-a-plan.PDF>
 - Find other outreach and educational materials here: <https://marketplace.cms.gov/outreach-and-education/new-to-marketplace.html>
- Post-enrollment Materials
 - Help consumers understand how to use their coverage with these From Coverage to Care resources: <https://www.cms.gov/About-CMS/Agency-Information/OMH/equity-initiatives/c2c/consumer-resources.html>
 - See this page for a number of useful resources for helping consumers with post-enrollment issues (like appeals, and reporting a life change): <https://marketplace.cms.gov/outreach-and-education/already-enrolled.html>