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Connecting Consumers to Coverage: The 2013-2014 Opportunity

Jessica Kendall
Outreach Director
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Setting the stage: Enroll America

Our Mission

Maximize the number of uninsured Americans who enroll in health coverage made available by the Affordable Care Act

Two-fold Strategy

1. Promoting Enrollment Best Practices
2. National Enrollment Campaign Using Cutting Edge Engagement Strategies

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Setting the Stage: Campaign Strategies and Tactics

- Strategic Partners
- Community Engagement
- Data & Results Driven
- Earned Media
- Digital & Social Media
- Paid Media
- Surrogates

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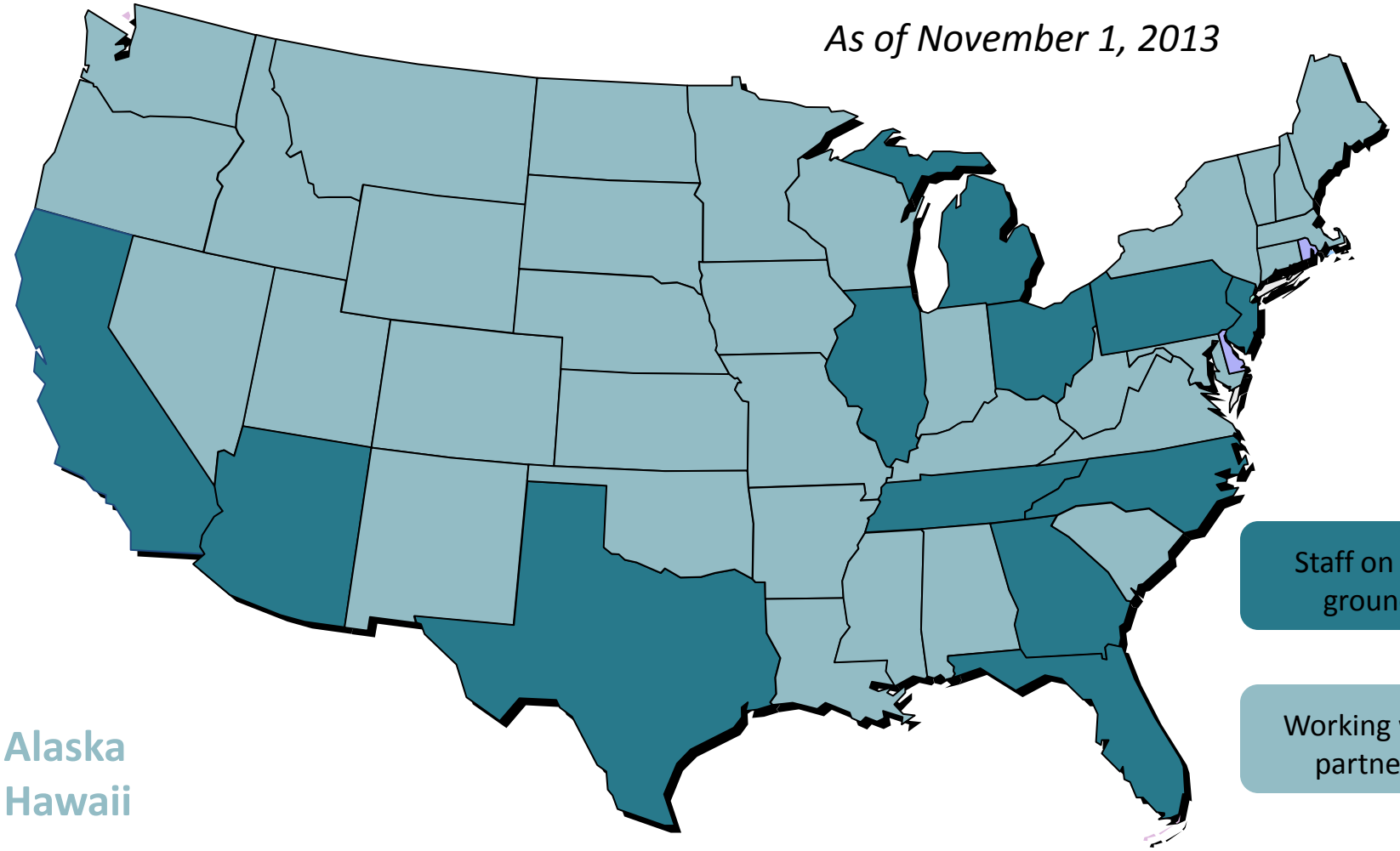
Setting the Stage: Our State Presence

As of November 1, 2013



Alaska
Hawaii

Staff on the ground

Working with partners

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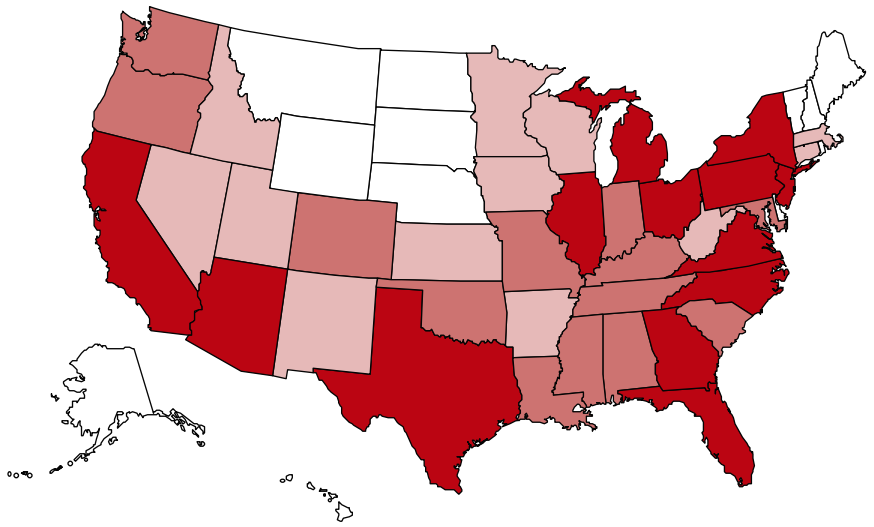
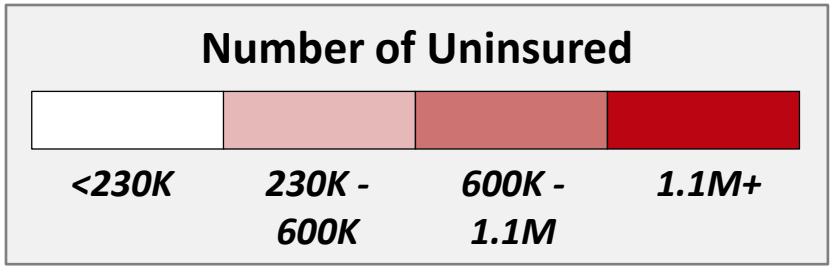
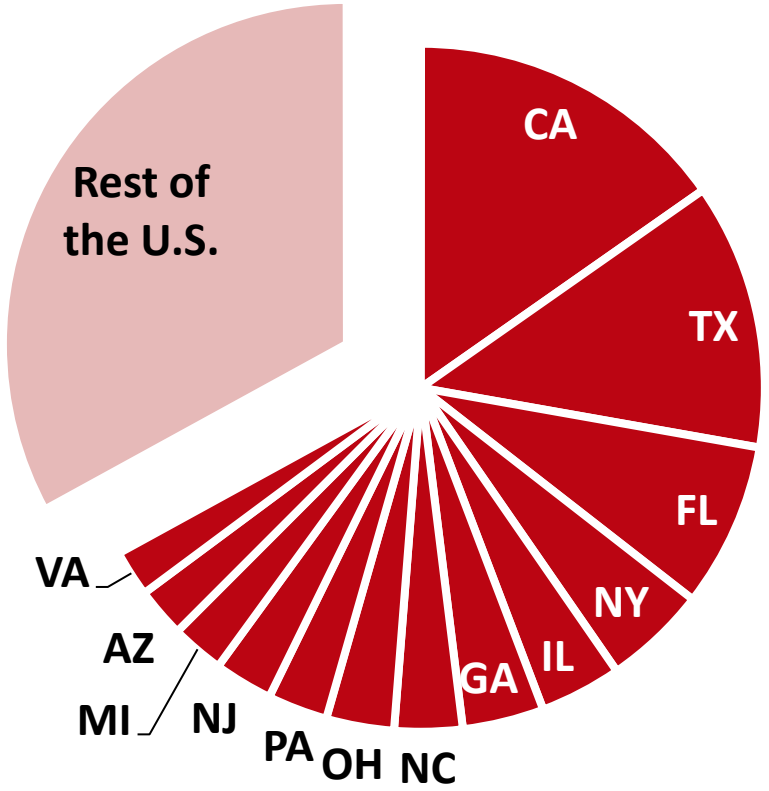
Setting the Stage: 2/3 of the Uninsured Live in 13 States

Uninsured by State





67% of uninsured live in 13 states



Source: Census Bureau, Current Population Survey, March 2011 and 2012

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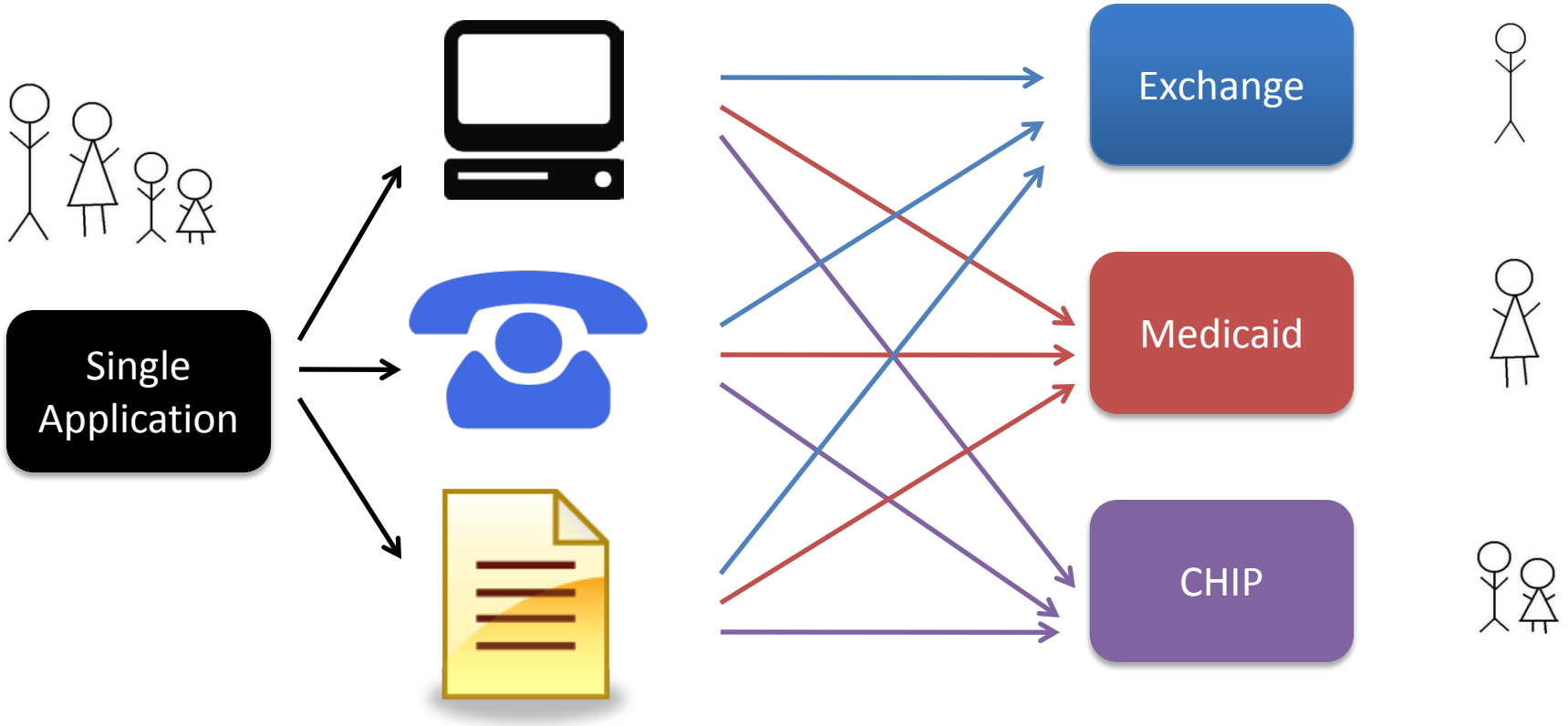
Taking a Closer Look: What Does the Application Process Look Like?

Complete single application

Determine eligibility

Enrolled in correct program!



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Taking a Closer Look: A Few Things to Consider

In-person assistance is available no matter how you choose to apply for health insurance– regardless of whether you are eligible for coverage through the Marketplace or Medicaid.

Healthcare.gov

- Stays open 24/7
- Real time eligibility determinations and enrollment
- Depending on the situation, wait times or process can vary in length

Hotline

- Stays open 24/7 at **1.800.318.2596**
- While wait times vary during the day and may be long, the consumer can complete the process and enroll that same day
- Information completed with a call-center representative is saved within the system and can be resumed if the full application cannot be completed at that time

Paper

- Consumers may begin the process right away, but in the long run it may take a significant more amount of time:
  - The paper application must be mailed to HHS by the consumer
  - HHS will then follow up in approximately 1-2 weeks via mail
  - If the consumer needs additional assistance, they will still need to call the call center and/or make an appointment with an in-person assister

Taking a Closer Look: Enrollment Will Be a Challenge To Overcome

Many of the uninsured still don't know about their options

November 2012

78% of the uninsured don't know about the new health insurance options

August 2013

43% of the uninsured don't know about the new health insurance marketplace options

Enroll America still has work to do, but the uninsured are hearing more and more about the new options available to them

Lack of awareness provides opportunity for education with effective messaging

Source: Enroll America, November 2012

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Source: Kaiser Family Foundation, August 2013

Taking a Closer Look: Enrollment for People with Mental Health or Behavorial Health Disorders

Opportunities

- Nearly 14 million individuals with behavioral health disorders may qualify for health insurance either through Medicaid or the Marketplaces.*
- All qualified health plans sold on the Marketplace must cover a core set of essential health benefits, including MH and SU services.

Challenges

- Ensuring people know about the new options and how to apply.
- Individuals with MH/SU may be six times more likely to be lose health insurance than individuals with other health concerns– focusing on retention will be key!**

*Numbers derived using a full Medicaid-expansion scenario. *

*Based on Massachusetts state-data. Source: NASMHPD, January 2013 http://www.nasmhpd.org/docs/publications/NASMHPDMedicaidExpansionReportFinal.pdf; National Council

Facts to Consider: Common Themes from Past Research

Almost all (91%) believe health insurance is **necessary** or **very important.**

Cost and **affordability** are the biggest barriers.

Financial & **health security** are the biggest motivators.

Deep **skepticism** & **confusion** among consumers.

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Facts to Consider: Four Facts to Remember

All insurance plans will have to cover **doctor visits, hospitalizations, mental health and substance use disorder services and prescriptions**

You might be able to get **financial help** to pay for a health insurance plan.

One of these = **top message** for **89%** of population

If you have a **pre-existing condition**, insurance plans cannot deny you coverage.

All insurance plans will have to show the costs and what is covered in **simple language with no fine print.**

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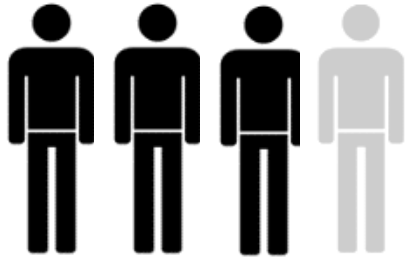
Facts to Consider: Public Perceptions



Three out of four of the newly eligible want in-person assistance to learn about and enroll in coverage.

Help gets them from here…

- Confused
- Overwhelmed
- Worried
- Helpless

…to here.

- Secure
- Confident
- Reassured

Source: Enroll America, November 2012

Taking a Closer Look: Who is Providing Help?

Navigators

Certified Application Counselors (CACs)

In-Person Assisters (IPAs)*

Types of Organizations That May Provide In-Person Assistance

- **Consumer Assistance Programs**
- **Medicaid eligibility workers**
- **Community Based Groups**
- **Insurance Agents, Brokers**
- **Behavioral/ Community Health Centers**

*In-Person Assistance Programs not available in federally facilitated exchange states.

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Taking a closer look: Differences Between Assister Types

	Navigators/IPAs	CACs
Conduct outreach	X	
Culturally/linguistically accessible services	X	
Services for people with disabilities	X	X
Subject to state training/certification rules (where they exist)	X	X
Funded through government dollars	X	
Must be free from conflicts of interest	X	
Permitted to have conflicts of interest, as long as disclose these to the exchange and to the consumer, and agree to act in best interest of applicant		X

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How Can You Help?

Train staff on four key messages

- Administrators, program, and administrative staff

Consider getting staff trained as Certified Application Counselors

Identify Navigators and other assisters who can help

- Partner with a local organization and develop referral relationships
- Offer space in your office for assisters to meet with clients

Spread the word!

- Include information about healthcare.gov and the hotline on your voicemail, on-hold message, and website
- Hang posters in waiting room

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Questions?

Jessica Kendall
inquiries@enrollamerica.org