

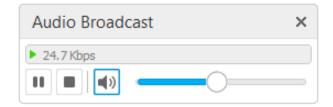
## Welcome!

The webinar will begin at 2:00 Eastern/11:00 Pacific

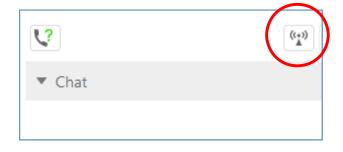
### **Audio Tips**

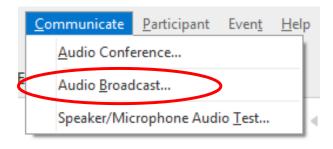
Today's audio is streaming to your computer's speakers or headphones.

Too loud or soft? Adjust volume level in the Audio broadcast box:



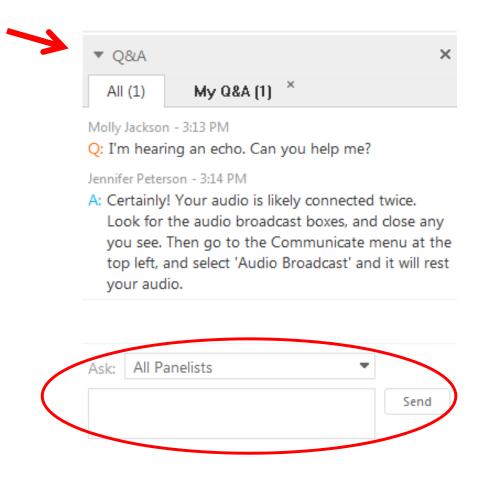
Lost all sound? Hear an echo? Click on the small radio tower icon (above chat box) OR go to the Communicate menu (at the top of the screen) and select Audio Broadcast to refresh your connection.

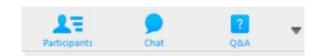




### Need Help?

Please post technical support questions into the Q&A Panel.





**Note:** If you don't see the panel you're looking for, look for the icon at the top right.

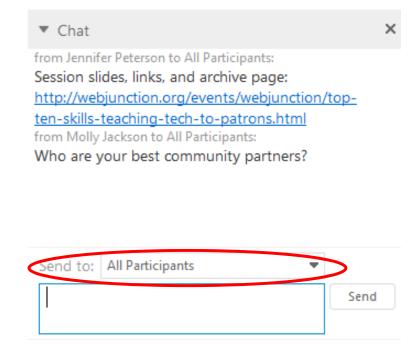
Step 1: Type the problem in the dialog box.

Step 2: Click Send.

### **Chat Etiquette**

Use **Chat** to talk with attendees and presenters about the topic.

Do not post technical questions to Chat.



And if you're tweeting, use: #wjwebinar and #libs4health

### Customize your experience



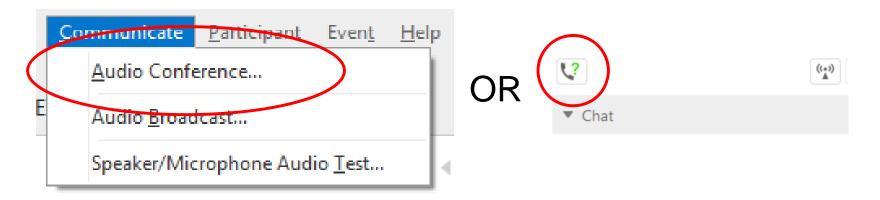
Panels can be opened or closed by clicking on the panel name at the top of the column, or by using the X in the individual panel.

Chat 08:A **Participants** ▼ Participants (2) Speaking: Panelists: 1 Jennifer Peterson (Host) <u>...l</u> Attendees: 1 (1 displayed) Molly Jackson (me) ▼ Chat Send to: All Participants Send ▼ Q&A All (0) Ask: All Panelists Select a participant in the ask menu Send first and type your question here.

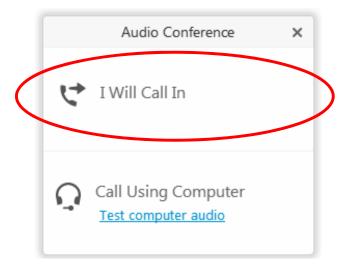
Hover over edge of panels to drag and resize.

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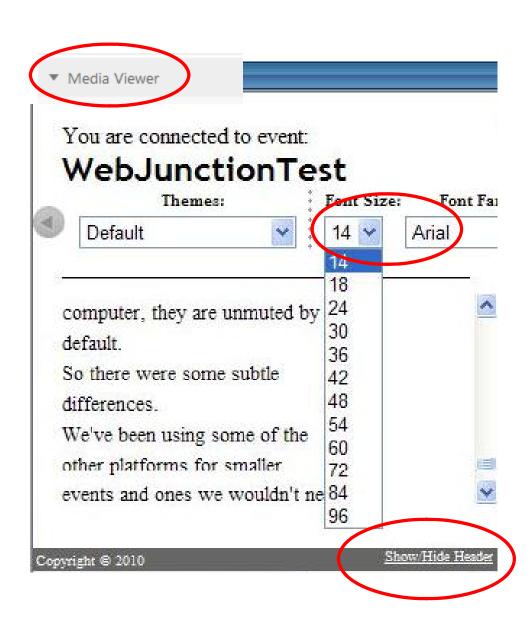


- Step 1: At top left corner, select Communicate > Audio Conference OR go to the Telephone Icon below participant list
- Step 2: Follow directions on pop-up window for 'I Will Call In'



### **Closed Captioning is available**

- Open Media Viewer from Panel options.
- Adjust font.
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September 2014

## **Stay Informed**

On WebJunction webjunction.org Crossroads (monthly newsletter) Subscribe on homepage Health Happens in Libraries oc.lc/ehealth



Other Technical problems?

Contact WebEx support

Event Number: 711 665 022

Phone: 1-866-229-3239



Jennifer Peterson WebJunction Community Manager



Liz Morris
Health Happens
in Libraries
Project
Coordinator,
WebJunction

### **Project partners**













### Today's Presenters



Lynne G. Johnson
Deputy Group Director,
Partner Relations Group,
Office of
Communications,
Centers for Medicare &
Medicaid Services



Cara V. James, PhD
Director, Office of
Minority Health,
Centers for Medicare &
Medicaid Services



Julie Kuchta
Consumer Health
Coordinator, Carnegie
Library of Pittsburgh





Looking Ahead to 2015 Open Enrollment

**September 24, 2014** 

September 2014



## Health Insurance Marketplace Update The Affordable Care Act

Health Insurance Marketplace

September 2014

Lynne Johnson, Deputy Group Director Partner Relations Group Office of Communications



## Health Insurance Marketplace Brief Overview

- Part of the Affordable Care Act
- Where qualified individuals and families directly compare private health insurance options known as qualified health plans (QHPs)
  - Can directly compare on the basis of price, benefits, quality, and other factors
  - Also known as Exchanges
  - State Marketplace, State Partnership Marketplace, Federally Facilitated Marketplace
  - Consumers may be able to pay less for health coverage every month if they qualify for a premium tax credit
  - Medicaid and Children's Health Insurance Program
- Small Business Health Options Program (SHOP)
  - Marketplace for small employers
  - Provides coverage for their employees

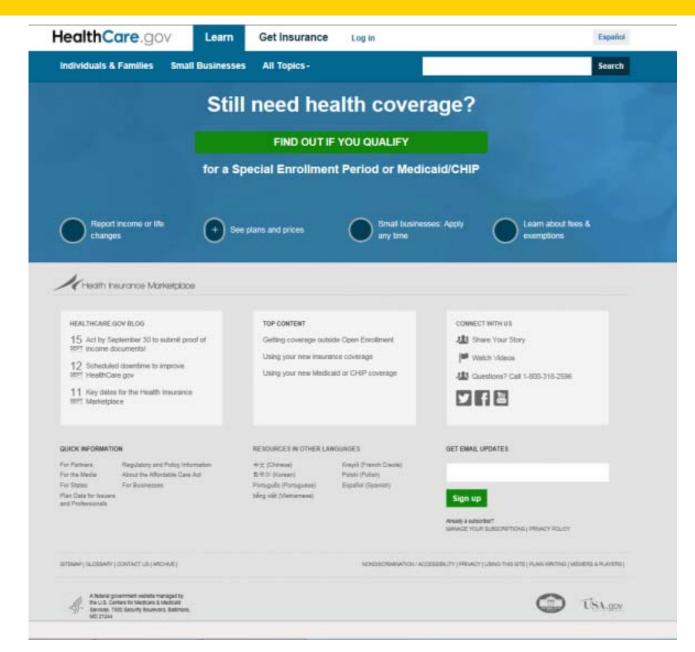
### **Open Enrollment 2014 Review**

- More than 8 million (and counting) people signed up for health coverage in the federally-run Health Insurance Marketplace during the 2014 open enrollment period
- Special Enrollment Period Consumers might qualify to enroll in the Marketplace outside of Open Enrollment
- No Limited Enrollment Period Medicaid or the Children's Health Insurance Program (CHIP)
- Small Business Owners
- Summer 2014 Educated consumers on using their new insurance (Coverage to Care)
- Digital Communications Email, Facebook, Twitter, Blogs

### **Preparing for Open Enrollment Round 2**

- Enrollment begins November 15 and ends February 15, 2015
- September-November 14 Continue to raise consumer awareness, call to action, digital communications
  - Check plan and coverage
  - Check Advance Premium Tax Credit (APTC)
- Activate partners/stakeholders at the local level
  - Special targeting
  - o Coalition Building

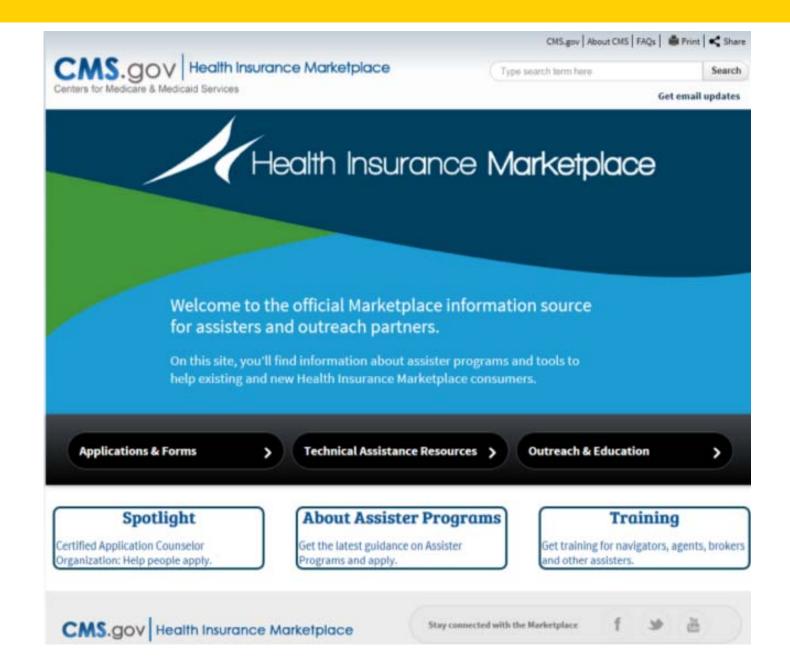
# **Enrollment Assistance for Consumers HealthCare.gov**



## Additional Enrollment Assistance for Consumers

- Marketplace Help Center 1-800-318-2596
- Navigators, Certified Application Counselors and Assisters
  - Federally-facilitated and State Partnership Marketplaces
  - Announced on September 8, 2014
    - o List <a href="http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/navigator-list-09-08-2014.pdf">http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/navigator-list-09-08-2014.pdf</a>

### Marketplace Resource for Assisters and Outreach Partners



### **Resources for Partners**

- http://marketplace.cms.gov
  - Web-based Trainings
  - Overview of Marketplace
  - Health Insurance Marketplace 101
  - Presenter Sliders and Speaker Notes
  - Training Videos Available for Download
  - http://marketplace.cms.gov/technical-assistanceresources/training-materials/training.html
  - o <a href="http://productordering.cms.hhs.gov/">http://productordering.cms.hhs.gov/</a>

### **Champions for Coverage**

- Become a "Champion for Coverage" and help us make sure all Americans can get the care they need, when they need it, at a price they can afford
- Why should my organization become a "Champion for Coverage?"
  - To take advantage of the new, online Health Insurance Marketplace, millions of uninsured Americans need to know about it and sign up
  - We need help from the public and private sectors to let people know about these new benefits and get them enrolled
- http://marketplace.cms.gov/technical-assistanceresources/assister-programs/champion.html

### You Too Can Become an Assister

- Champions becoming Assisters
- Assistance Roles to Help Consumers Apply & Enroll in Health Coverage Through the Marketplace
  - o CMS Product No. 11647-P
- Participate in required training to become an Assister
  - o See marketplace.cms.gov
- Spokane County Library District
  - Enrolled 500 members of its community
  - Story shared on WebJunction.org

### **Health Reform is Making a Difference**

http://www.hhs.gov/healthcare/facts/bystate/statebystate.html



### **Thank You!**

Lynne G. Johnson

Deputy Group Director, Partner Relations Group

Office of Communications

Centers for Medicare & Medicaid Services

lynne.johnson@cms.hhs.gov

(410) 786-0090



"Working to Achieve Health Equity"

## From Coverage to Care: Helping the Newly Insured Connect to Care



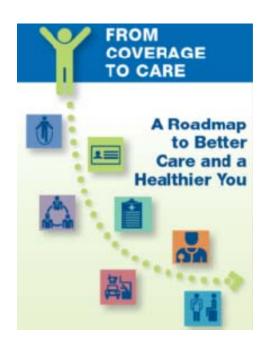
### What is From Coverage to Care?

- C2C is an effort to help educate consumers about their new coverage and to connect them with primary care and preventive services that are right for them so they can live long, healthy lives.
- Resources online and in print include the Roadmap,
   Discussion Guide, videos, and more.
- C2C builds on existing networks of community partners to educate and empower newly covered individuals.

### **Coverage to Care Resources**

### Visit <a href="http://marketplace.cms.gov/c2c">http://marketplace.cms.gov/c2c</a>

- Roadmap
  - Poster Roadmap
  - One-pagers: Insurance card, Primary
     Care vs. emergency, and EOB
  - Pull-out steps
- Discussion Guide
- Video vignettes

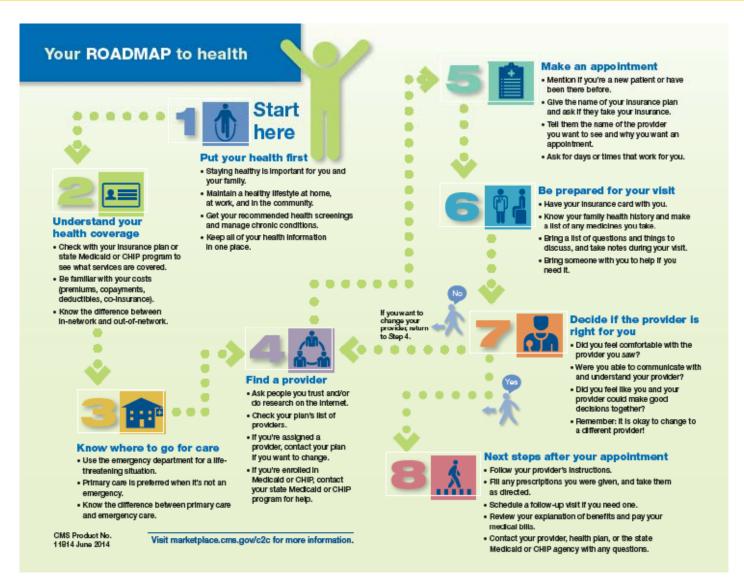


Print copies available from the CMS Clearinghouse

### **How to Use the Roadmap**

- Start the Conversation. Use the Roadmap and Discussion Guide 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.

## **Coverage to Care Roadmap**



# Step 2: Understand Your Health Coverage

#### **Key Points for Consumers**

 Check with your insurance plan or state Medicaid or CHIP program to see what services are covered.



- Be familiar with your costs (premiums, copayments, deductibles, coinsurance).
- Know the difference between in-network and out-of-network.

#### **Key Questions for Consumers**

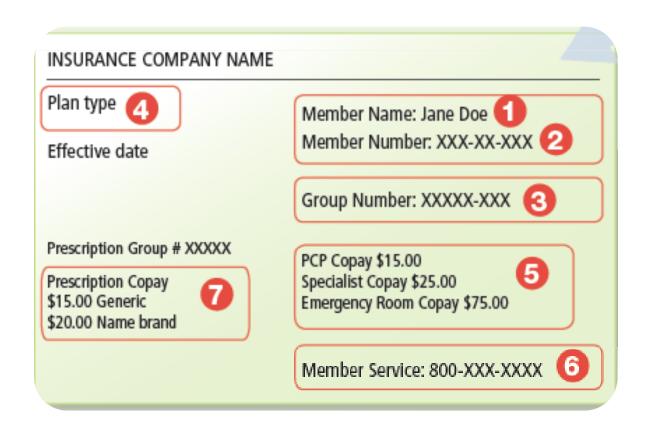
- Do you know how to find a provider in your network?
- Can you estimate how much you will pay when you see a provider?

STEP 2 3 4 5 6 7 8

### **Key Terms On An Insurance Card**

### **Key terms**

- 1) Member Name
- 2) Member Number
- 3) Group Number
- 4) Plan Type
- 5) Copayment
- 6) Phone Numbers
- 7) Prescription Copayment



### **Sample Cost Tables**



\$2,050

CO-LEARNICE

Cost scenarios like managing Type 2
Diabetes and having a baby help consumers understand what their care may cost, and how their plan may divide these costs.

**NOTE:** These are not real costs.

## **Step 3: Know Where To Go For Care**

### **Key Points for Consumers**

- Only use the ER in a life-threatening situation.
- Primary care is preferred when it isn't an emergency.



 Knowing the difference between primary care and care in the ER.

### **Key Questions for Consumers**

- Do you know how your costs would be different if you went to a primary care provider versus the Emergency Department?
- Do you know how your care would be different?

1 2 STEP 3 4 5 6 7 8

## Primary Care vs. Emergency Care

Newly covered consumers may not know when to visit a **Primary Care Provider** and when to use **Emergency Department** services.

Primary Care Provider	Emergency Department
You'll pay your primary care copay, if you have one. This may cost you between \$0 and \$50.	You'll likely pay a copay, co-insurance, and have to meet your deductible before your health plan pays for your costs, especially if it's not an emergency. Your copay may be between \$50 and \$150.
You go when you feel sick and when you feel well.	You should only go when you're injured or very sick.
You call ahead to make an appointment.	You show up when you need to and wait until they can get to you.
You may have a short wait to be called after you arrive but you will generally be seen around your appointment time.	You may wait for several hours before you're seen if it's not an emergency.
You'll usually see the same provider each time.	You'll see the provider who is working that day.
Your provider will usually have access to your health record.	The provider who sees you probably won't have access to your health records.
Your provider works with you to monitor your chronic conditions and helps you improve your overall health.	The provider may not know what chronic conditions you have.
Your provider will check other areas of your health, not just the problem that brought you in that day.	The provider will only check the urgent problem you came in to treat but might not ask about other concerns.
If you need to see other providers or manage your care, your provider can help you make a plan, get your medicines, and schedule your recommended follow-up visits or find specialists.	When your visit is over you will be discharged with instructions to follow up with your primary care provider and/or specialist. There may not be any follow-up support.
In some areas, you may be able to go to an <b>Urgent Care Center.</b> If Urgent Care is available in your area, call your health plan before you go to find out how much you will have to pay.	

## **Step 8: Next Steps After Your Visit**

#### **Key Points for Consumers**

- Write down your providers' instructions and healthy living tips so you can act on them every day.
- Schedule any follow-up or other visits and fill prescriptions so you don't forget or get too busy.
- Review any documents or bills you receive and contact your plan or state Medicaid or CHIP program if you have questions.

### **Key Questions for Consumers**

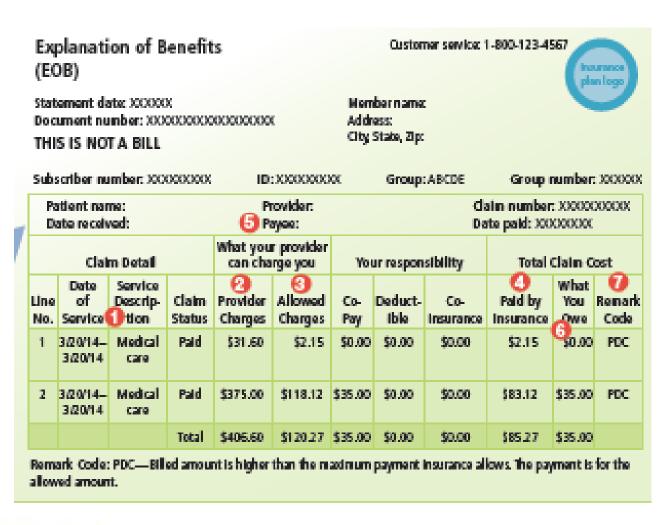
- Do you know what to do now to keep yourself healthy?
- Do you know what number to call if you get sick and need to make a same-day appointment or come back?



STEP 8

# **Explanation of Benefits (EOB)**

It's a summary of health care charges from the care you or those covered under your policy received. It is NOT A BILL!



## Other Information in the Roadmap

Glossary of health coverage terms.

Resource list.

Personal health tracking checklist.

 Health information page for coverage and provider information.

## **Available Coverage to Care Resources**

#### Visit http://marketplace.cms.gov/c2c

- Roadmap
  - Poster Roadmap
  - One-pagers: Insurance card, Primary care vs. emergency, and EOB
  - Pull-out steps
- Discussion Guide
- Video vignettes

...and more to come!

Print copies available from the CMS Clearinghouse

# **Coverage to Care Videos**



Video series available at marketplace.cms.gov/c2c

#### What Can You Do?

- 1) Share C2C resources.
- 2) Customize resources to your community.
- 3) Consider incorporating the Roadmap into assister training.
- 4) Engage providers and issuers.
- 5) Let know how what works, and what other resources would be useful.
- 6) Support data collection and evaluation.

#### Conclusion

"A journey of a thousand miles begins with a single step." (Lao-tzu, 604 BC - 531 BC)

Together we can ensure that all Americans have access to quality affordable health coverage, and that disparities in health are eliminated.

# Get Resources Marketplace.cms.gov/c2c

Contact Us

Coveragetocare@cms.hhs.gov

OMH@cms.hhs.gov

Who we worked with and how we provided assistance at the Carnegie Library of Pittsburgh during the past enrollment period.

# AFFORDABLE HEALTH CARE AND THE LIBRARY



#### **Our Community**

- Who we serve
- Who we partner with
- Who supports us

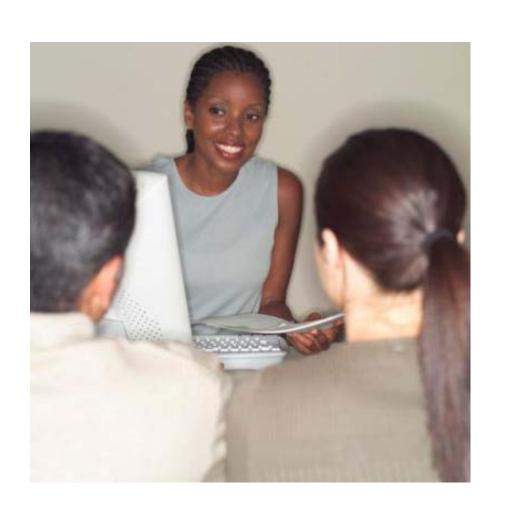


#### **Providing Marketplace Information**

- Staff training
- Internal communication
- Information for users
- Partnering with organizations
- Access to technology

#### Partners and the Marketplace

- Programs
- Networks
- Collaborations



### 2015 and Beyond

- Planning
- New programs
- Targeting populations not reached in 2014
- Most current information for staff
- Training
- Evaluation



#### **Tips That Helped Us**

- Choosing partners
- Providing training
- Providing an internal communication tool





HOME | DEPARTMENTS | LOCATIONS | CHILDRENS | TEEN | POLICIES | STATISTICS | FORMS | REPORTS | TOOLS

PHONESCOKS | PULSE | EINETWORK | PEFAS | STRATEGIC PLAN | WIKI | STAFF ASSOCIATION | INTERNAL POSTINGS

#### Affordable Care Act and the Marketplace: Resources and Information

INFORMATION | PUBLICATIONS | CONTACT INFORMATION | INFORMATIONAL VIDEOS | LOCAL REFERRAL ORGANIZATIONS | MISCELLANEOUS RESOURCES |

Enrollment in the Health Insurance Marketplace began October 1, 2013 and closes March 31, 2014. Coverage will begin to go into effect on January 1, 2014. Four organizations across the state of Pennsylvania were chosen as "Navigators" to help people use the Health Insurance Marketplace and serve as a resource for libraries and other organizations. They are:

- Resources for Human Development, Inc.
- Pennsylvania Association of Community Health Centers
- Pennsylvania Mental Health Consumers Association
- Mental Health America (located at the Westmoreland office)

The Affordable Care Act (ACA) created a Navigator function to help people and small businesses opt to get insurance through their state's health insurance Marketplace. This function supports small business owners who are looking to insure their employees, self-employed people or people who do not have access to insurance through their employers. The Navigator's job is to provide individuals and families with the information necessary to determine which health insurance option best fits their needs, then help them enroll in their plan of choice. The ACA requires all state Marketplaces to fund Navigators. Help will also be provided through Certified Application Counselors.

#### **Tips That Helped Us**

- Clearly defining expectations
- Awareness of community resources
- Determining what services we could successfully provide
- Developing an evaluation tool

#### **National Resources**

- American Library Association: <a href="http://www.ala.org">http://www.ala.org</a>
- Centers for Medicare & Medicaid Services: <a href="http://cms.hhs.gov">http://cms.hhs.gov</a>
- HealthCare.gov: <a href="https://www.healthcare.gov">https://www.healthcare.gov</a>
- Health Insurance Marketplace: <a href="http://marketplace.cms.gov">http://marketplace.cms.gov</a>
- Kaiser Family Foundation: <a href="http://kff.org">http://kff.org</a>
- National Health Care for the Homeless Council: <a href="http://www.nhchc.org">http://www.nhchc.org</a>
- National Network of Libraries of Medicine: <a href="http://nnlm.gov">http://nnlm.gov</a>
- United Way 211: <a href="http://www.211.org">http://www.211.org</a>

#### State and Regional Resources

- Pennsylvania Library Association: <a href="http://www.palibraries.org">http://www.palibraries.org</a>
- PA Forward: <a href="http://www.paforward.org">http://www.paforward.org</a>
- Allegheny Activates:
   <a href="http://www.alleghenycounty.us/alleghenyactivates/index.aspx">http://www.alleghenycounty.us/alleghenyactivates/index.aspx</a>
- Department of Human Services (Allegheny County): <u>http://www.alleghenycounty.us/dhs/insurance.aspx</u>
- Live Well Allegheny: <a href="http://livewellallegheny.com">http://livewellallegheny.com</a>
- Primary Care Health Services. Inc.: <u>http://pchspitt.org/healthcare/homeless.php</u>

Please contact me:
Julie Kuchta, Consumer Health Coordinator
Carnegie Library of Pittsburgh
kuchtaj@carnegielibrary.org

#### **QUESTIONS?**

