



BEST PRACTICES – RURAL OUTREACH & ENROLLMENT

CoverCO – 2019

Common Challenges with Rural Outreach & Enrollment

- Fluctuating employment/wages
- Clients live in remote locations
- High Premium costs and few plan options
- Hosting enrollment events in small towns

Employment/Wages – Related Barriers

- Fluctuating Income
 - Self-employment
 - Seasonal workers
- Seasonal nature of work
 - Health First Colorado vs C4HCO
- Hard to anticipate correct prospective income
 - Increases APTC reconciliation risk
- High Premiums for full-price plans



Employment/Wages - Best Practices

- Stress the importance of updating income in their accounts
 - Make frequent updates to income as they happen
- Double check APTC eligibility
- Reiterate new lower premiums for 2020
 - Full-price plan premiums decreasing – average 18%



ACA Individual Plans - Preliminary Premium Changes for 2020 (with Reinsurance)

Location - Barriers

- Cannot meet at office locations due to distance/weather
- Travel time/constraints
- Rescheduling appointments
 - Hard to reach remote customers
- Phone/Screen Sharing appointments
 - Work well but lots involved
 - Service Center must be on 3-way call for phone appointments
 - Screen Sharing option – sometimes customers don't have access to computer or technological challenges arise



Location – Best Practices

- Be consistent with location and availability
- Offer extended hours for those working remotely or who need to travel to get to the office
 - Consistent “office hours” – weekly or monthly
- Confirm appointments in advance
- Set-up remote locations to meet the needs of surrounding communities
 - Supermarkets
 - Outdoor fairs
 - Farmers Markets
 - Hospital fairs
 - Libraries



Cost & Options - Barriers

- Some of the highest premiums in the state
- Value in more than \$100 premiums
- Most regions only have 1 or 2 carriers and only a handful of plans to choose from



Cost & Options – Best Practices

- Remain judgement-free
- Reiterate the value of comprehensive coverage and risks of no/inadequate coverage
- Discuss the trade-off of premiums vs. deductibles and other expenses
- Confirm that preferred hospitals/clinics are in-network
- Catastrophic Plans are an option for some
- (For Assistors) Brokers can provide guidance on off-marketplace options, if customer determines on-marketplace options are unaffordable



Events - Barriers

- Lack of events to attend
 - Most events aren't health-related
 - Best response comes from health fairs or similar events
 - LOTS of music events/festivals
 - Lack of interest at these types of events
- Overlapping of audience due to small communities



Events – Best Practices



- Pick convenient times and locations
- Advertise using avenues that work in your community!
 - Local papers, radio, social media
 - Spanish
- Determine realistic crowd sizes
- Consider Walk-in days instead of large-scale enrollment events
- Remember that events work very well in some communities but are less successful in others – and that's okay!

¿Necesita un seguro de salud?

Ahora asistencia personal en español en nuestra nueva oficina de Delta. *¡Gratis!*

Inscripción abierta a partir del 1 de noviembre al 31 de enero

Questions & Suggestions?

- Questions?
- Other suggestions for best practices?