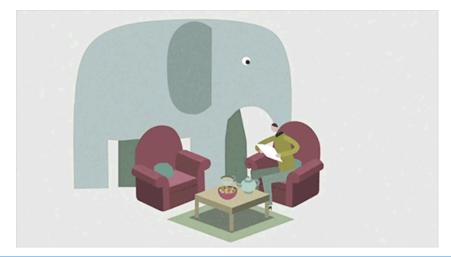
Incorporating Health Insurance Literacy into Enrollment

Adam Fox, Colorado Consumer Health Initiative Stacey Wright, Tri-County Health Network Mirna Castro, Servicios de la Raza

The Elephant(s) in the Room

- CSRs
- Mandate enforcement
- Increasing premiums
- ACA still law of the land



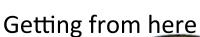


Tri-County Health Network

Techniques on Integrating HIL into the Enrollment Appointment



Beyond the Blank Stare









Pinpointing the Need

- My job is to not just get you enrolled but to make sure you understand your benefits and how to use them
 - Review basic terminology
- Ask Questions! Understand how your client uses their insurance
- Educate your client based on the needs in your community
 TRI-COUNTY HEALTH NETWORK

Client Insurance Folder

- Your business card
- Profile sheet
- 1-pager: What you need your population to know
- 1095s: Where to find them
- Regional brokers

Keeping your clients engaged

- tchnetwork.org/faqs-links-videos/
 - Navigators supply most commonly asked questions
 - Subjects of videos and GoAnimate are based on specific community needs
 - Links to other organization videos
 - Department of Health & Human Services
 - CBMS
 - C4HCO
- Social Media
- Follow up phone calls, emails or texts
- Quarterly emails
- Newsletters

Contact Me

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Follow TCHNetwork

Facebook at: @TriCountyHealthNetwork

Twitter: @TCHNetwork_CO

TCHNetwork.org

Tri-County Health Network

Efforts begin...



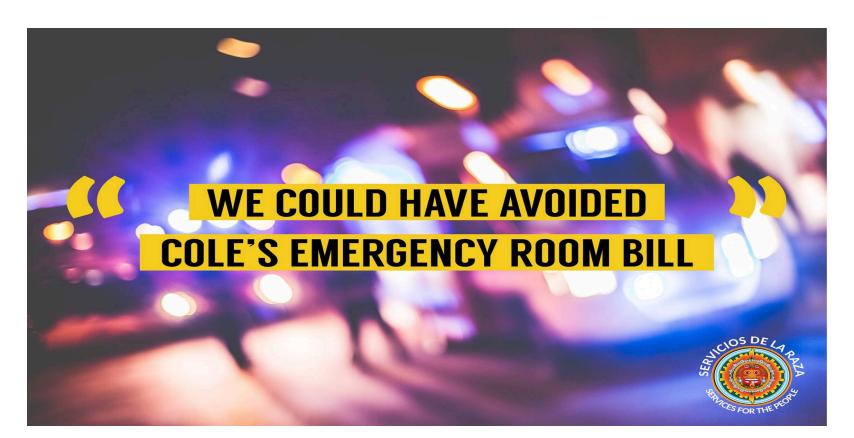
Messages vary by community



What we know...



Attempt it!



Finding Opportunities

- Phone calls
- One on one appointments
- Group enrollments (session on how to do it at BBH)
- Social Media
- Radio/TV spots
- Group Presentations

Flow and Integration

- Check in phone call no more than 10 minutes
 - Intro, what are they looking for
 - i.e Problem solve, education, referred, looking to shop
 - Its hard but you need to learn to cut the call, stick to your time limit
 - Progress note the call so you know what the client will need when they come in.
 - Our "packet" is an intake form and progress note
 - This is a great practice to maintain flow regardless of who ends up seeing the client.

<u> </u>		3	1 4		5	1	6	. 7	8 .		9	
	AL	L WHITE BOX	ES MUST BE	COMPLETI	ED WITH/BY	CLIENT -	PLACE N/A WH	IEN NOT APPL	ICABLE			
Case # Authorization			orization #				₫ .#				Client file is COMPLETE Yes (scan it)	
Your Full Name / Non						ress / correo Electro	poica			Phone # / # de Telefono		
Mailing Address / Don		City		Zip County					Ok to Text? Mandade Jexto?			
Ivialling Address / Don	nicilio			City			Zip		county		YES/Si	
Legal Status/Estado le	gal? Ethnicity/Etnicidad	Assistance in	English / Ayu	da en Ingles?	Sex/Sexp	In	come/logreso	Source / Fue	nte	Income/logresq	Source / Fuente	
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211 Agent/Broke	Print Media Mai Internet: https://ex.com/prints/state or Court Cathoo State or Court Expent Word of mouth Exp USEHOLD MEMBERS / TODOS L Legal Name / Nombre Leg (First, Middle, Last)	OS MIEMBRO	Call for p Call cons With Har Regardin Escalatio	I appt for assista dan selection / o umer missing int man Serivoes Off og Help Ticket or with Assistance appt during OE	onfirm enrollmen fo/docs fice e Network	it is complete	Cannot find in Not eligible fo Opposed to A	r Coverage ind health care even i-network provider/o r any financial assist	urrent provide ance nsurance (9.5)	e Cannot er not in-network Did not Prefers t Missed	ot afford premium, deductibles, copayment find provider want to apply for Financial assistance to pay penalty spee enrollment deadline Perceive the need for health insurance	Type of Post Enrollment Understand/Apply for Exemption Change in Circumstances Health Insurance Company Finding Provider Appeal with Insurance Company Grisvance against Insurance company Issues C4HCo, Insurance or HCPF
Self/ Usted			Referrals: Referred Health In		arket assistance ny T ax	Medic Assistance	aid/CHP+ enrollment :			mer Service Center siistance (Medicare/\	C4Hco (other options like escalations)	Agent/Broker for SHOP assistance
			If c	lient answere	ed Yes to a go	od story to	share. Please pro	vide some detail	s. Let clien	t know they may	be contacted by partner agencies f	for follow-up.
PAPER APPLICATION	RECEIVED (DATE & TIME)	PERSON WHO	÷]							one Call Proc		
40011047101100000	CCC (DATE & TAKE)	Training									nector NO EXCEPTIONS!!	
											sis and call client to cover the follow	
			16 Marine Ma				time client will b if the process wa				Health Colorado and/or Colorado i Renewal: remind them to bring the	
			Remind cl	ient bring thi:	s information	to appoint	ment. If client doe NOTIFY ASSISTOR	s not remember	or has not		remewal: remind them to bring the	r sign on information and:
							nembers applying ne day of appoints		security nu		e will need their income information OK.	n for the appointment, AGAIN VERBAL
			needed. S Self-emplo expenses	elf-attestatio oyed, remind	n is accepted, client of busin	, but verifica ness ledger	before taxes and ations make applic or to be ready to	cation process e	asier if prov	vided. If Re	s client ever worked with a previou presentative?	s assister, broker or Customer Service
			1B numbe	r or is client :	associated to	anyone's ac	count			Ift	he client has not received notificati	on of case being fixed CANCEL

APPOINTMENT, NOTIFY COORDINATOR IMMEDIATELY, THIS CLIENT NEEDS

TO BE RESEARCHED BEFORE WE BRING THEM IN.

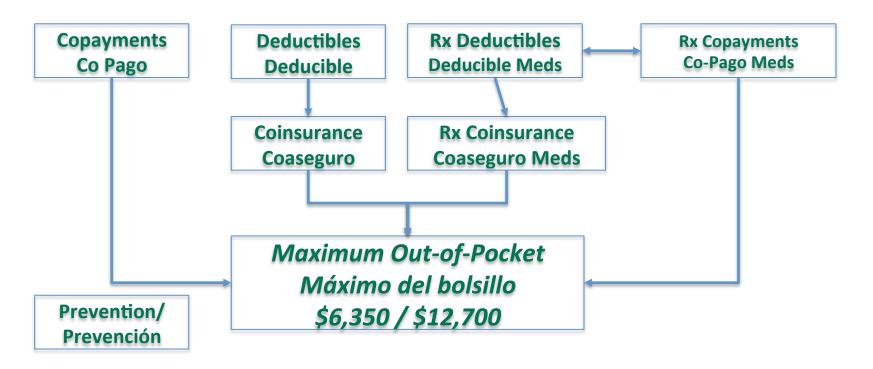
Take Note of It...

	Client Name:			DOB:					
++-	STAFF USE ONLY								
	A Signed Consent (T	A Signed Consent (This is MANDATORY at the first appointment!)							
	Uploaded Info to their account (document in your notes below if you uploaded in PEAK (SES) or on the C4 side)								
	Medi -Voter Choice Form (White Sheet, for Paper Applications ONLY)								
		PROGRESS NOTES							
	Date of Note:	□	*	Notes and name of person who documented: When contacting customer service, note incident #, name of representative, time and duration of call.					

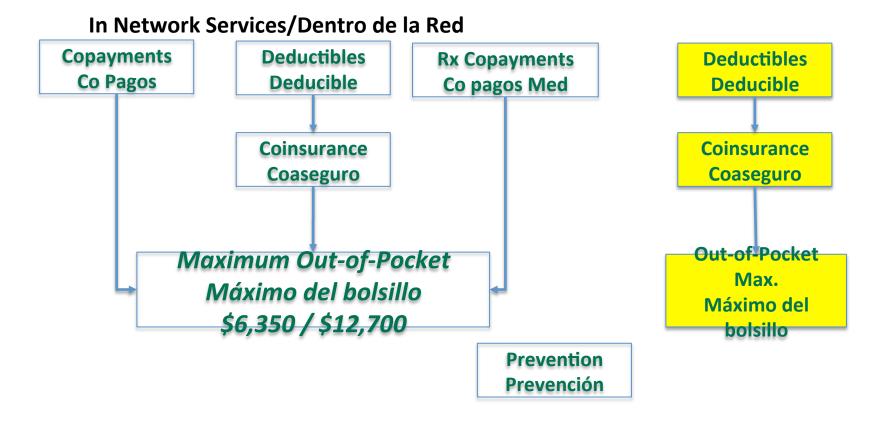
Flow and Integration....

- On the day of the appointment you will start where your call left off.
- As you are assisting with the application help the client identify what are priorities for them
 - Covering a certain provider, formulary
 - Cost premium vs out of pocket
 - Explain the silver tier and CSR
 - How does this help their out of pocket expenses?

Applies to Maximum Out-of-Pocket HMO & EPO Plans Lo que aplica al máximo para HMO y EPO



What Applies to Maximum Out-of-Pocket PPO Plans Que aplica al Máximo del bolsillo en plan PPO



Take home tools...



What You Need to Know about Health Insurance

How to Use Your Health Insurance



Health insurance is not just for when you are sick—it also helps you stay healthy. After you buy a health plan, take these steps to use your insurance to stay healthy and pay less for services. These steps will also make it easier for you to use your insurance in case of an emergency.

Choose a Primary Care Provider

A primary care provider may be called a family doctor, a general practitioner, an internal medicine specialist, or something else. Your primary care provider will get to know you over time and become familiar with your medical history and health needs.

The Role of Your Primary Care Provider

Helps you prevent health problems

CONTACT INFORMATION

- ➤ Servicios de la Raza
- ≥3131 W 14th Ave
- ➤ Denver, CO 80204



- ➤ Health Enrollment, Literacy and Promotions (HELP)
- >303.953.5940
- > HELP@serviciosdelaraza.org

Break Out Groups

- What's 1 thing you think you do well to help consumers with HIL during appointments?
- What's a question you get, but don't know quite how to answer related to HIL?
- How can we talk about CSRs in current uncertainty?
- Even if someone doesn't enroll, what's one HIL takeaway you hope they leave an appt. with?
- How do you plan to adjust what HIL topics/ concepts you emphasize in appointments with another year of substantial premium increases?