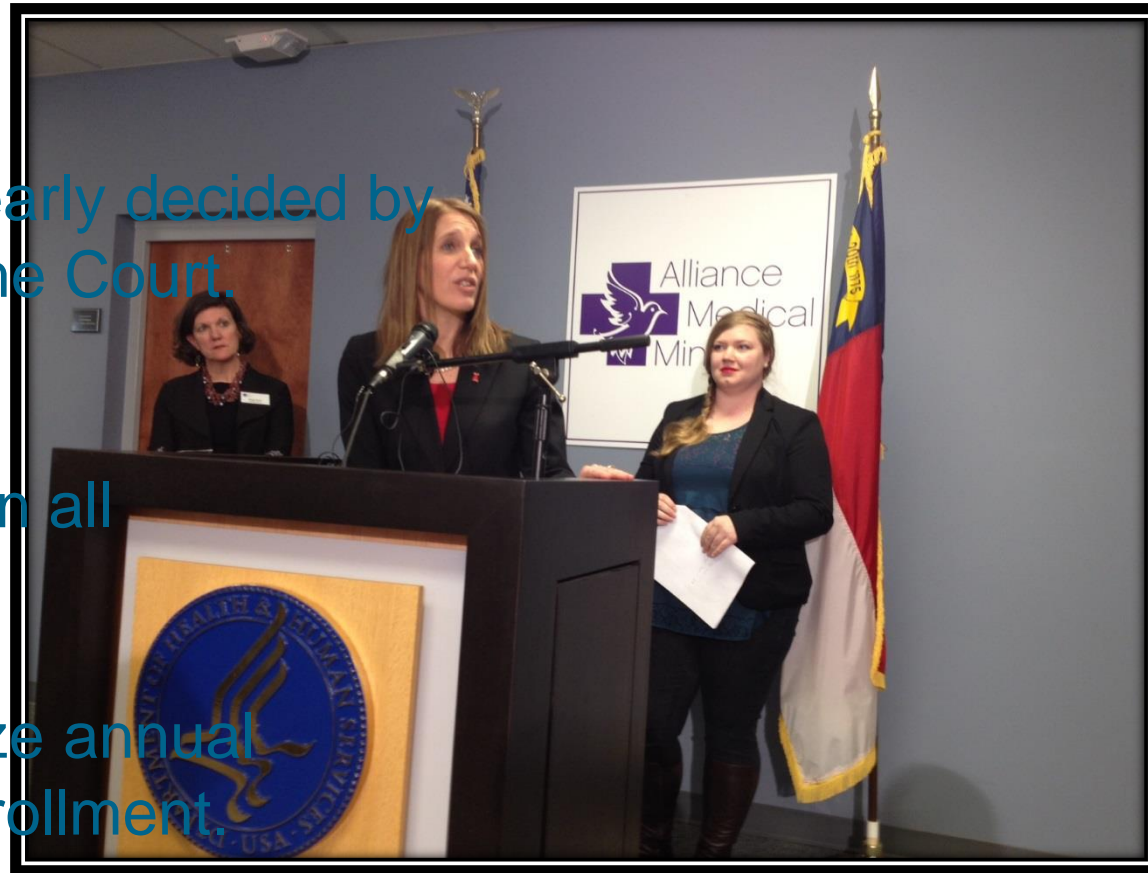


# ACA is here to STAY!

King v. Burwell clearly decided by  
US Supreme Court.

Subsidies available in all  
marketplaces.

Time to institutionalize annual  
enrollment and reenrollment.



# Institutionalizing Annual Enrollment/ Reenrollment

- Large Institutions provide information to patrons
  - Institutions - Community Colleges, Public Schools, Hospitals, DSS, DPH, ESC
  - Information = Call Center 855-733-3711 & [www.GCAConnector.org](http://www.GCAConnector.org)
  - Staff understand basics of marketplace and enrollment
  - Institution could schedule the appointment on-line for its patrons
- More Organizations become CAC certified
  - Staff is trained in basics and could help people enroll
  - Organizations = Public and Private groups, small business

# Intake Referral to ... YOU!



## Get Help Getting Healthcare Coverage for You and Your Family For The Upcoming Open Enrollment Period for the Affordable Care Act!

Open enrollment for the Affordable Care Act is only months away from starting! During open enrollment, we can help you and/or your family sign up for health care coverage, Medicaid, CHIP (Children's Health Insurance Program), and/or financial assistance to help you pay for your health care needs (doctor visits, prescription drugs, hospitalizations, etc.).

Why should you get insured?

- Receive quality health care that covers most of your health needs at little cost. Depending on your income, you could pay as little as the cost of a pair of blue jeans (\$20) per a month.
- Avoid a substantial fine for not having health coverage
  - Fine for Not Having Coverage in 2016: 2.5% of your yearly household income or \$695 per an adult and \$347.50 per a child in your household

Get Covered America, a national non-profit organization is partnering with the Guilford County Department of Health and Human Services on a community service effort to help uninsured Americans get access to FREE non-profit resources that will assist them in getting them and their families covered. If you are interested in receiving assistance, please check the box below!

- Yes, I would like to get FREE assistance getting health care coverage for myself and my loved ones during the open enrollment period (November 1<sup>st</sup>, 2015- January 31<sup>st</sup>, 2016)
- No, I am not interested in getting assistance, please DO NOT contact me and/or my loved ones

Name: \_\_\_\_\_

Address and Zip Code: \_\_\_\_\_

Telephone Number: \_\_\_\_\_



## ¡Actúe Ahora Para Obtener Cobertura Médica Para Usted y Su Familia!

¡Inscripciones abiertas para el Affordable Care Act (Ley De Asistencia Asequible) está a solo meses de comenzar! Durante la inscripción abierta, podemos ayudarle a usted y/o su familia inscribirse para el Affordable Care Act, Medicaid, CHIP (Programa de Seguro Médico para Niños), y o asistencia financiera para ayudarle a pagar sus necesidades por su cuidado de salud (consultas médicas, medicamentos recetados, hospitalizaciones etc.).

¿Por qué deberías asegurarte?

- Reciba cuidado médico de calidad que cubre la mayor parte de sus necesidades de salud a bajo costo. Dependiendo de sus ingresos, usted podría pagar tan poco como el costo de un par de jeans azul (\$ 20) por un mes.
- Evite una multa sustancial por no tener cobertura de salud
  - multa por no tener cobertura en 2016: 2.5% de su ingreso anual del hogar o \$ 695 por adulto y \$ 347.50 por un niño en su hogar

Get Covered America, una organización nacional sin fines de lucro está colaborando con el Departamento de Salud y Servicios Humanos del Condado de Guilford en un esfuerzo de servicio comunitario para ayudar a los estadounidenses sin seguro obtener acceso a los recursos GRATIS sin fines de lucro que les ayuden a conseguir cobertura para ellos y sus familias. ¡Si usted está interesado en recibir asistencia, por favor marque el cuadro de abajo!

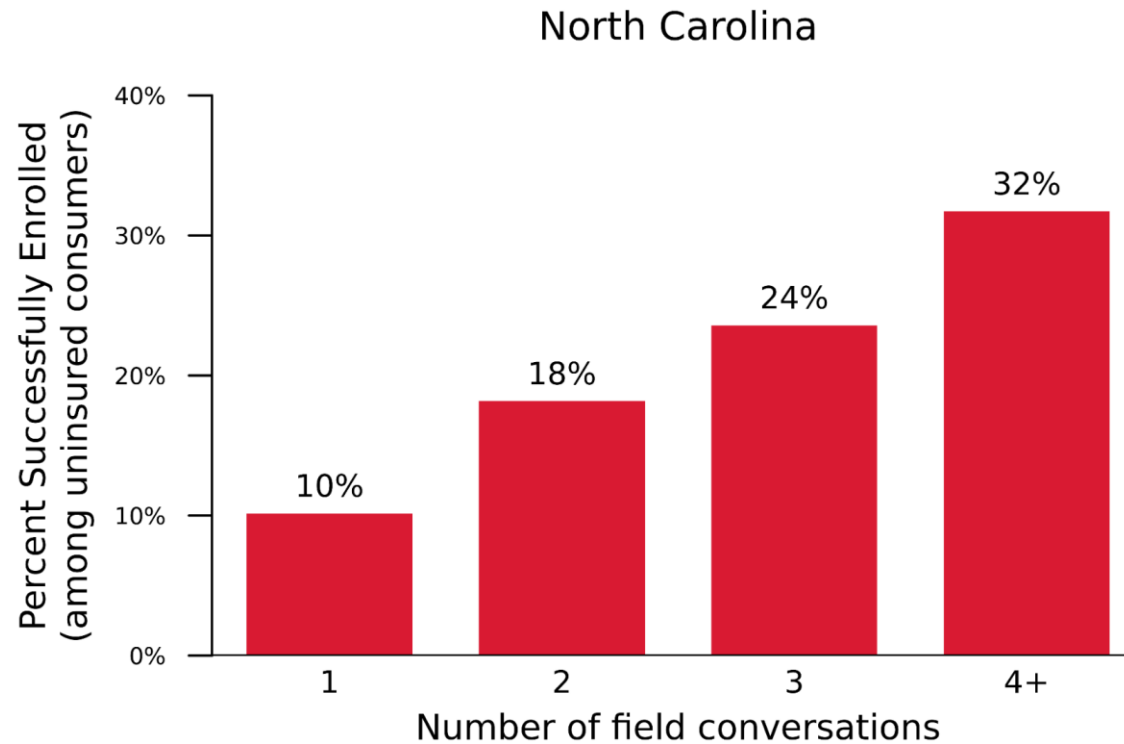
- Sí, me gustaría recibir ayuda GRATIS para conseguir cobertura para mi y mi seres queridos durante el periodo de inscripción abierta (1ro de Noviembre, 2015 – 31 de Enero, 2016)
- No, no estoy interesado en obtener ayuda, por favor NO se comunique conmigo o con mis seres queridos

Nombre: \_\_\_\_\_

Dirección y Código Postal: \_\_\_\_\_

Número de Teléfono: \_\_\_\_\_

# Why Collect Names? To Follow Up



You must have a place to put the data so you can use it later

# NEW ROBERT WOOD JOHNSON & PERRY UNDEM RESEARCH

Post Open Enrollment 2

# Survey of Uninsured: OE3 Changes

- Fewer uninsured! Audience is shifting a bit
- The norming process is taking root
- Mix of returning and new customers
- Many have more education and experience with the Marketplace
- Significantly reduced budgets for outreach

**Let's dig in.**

# Audience has Changed

1. Many Uninsured Harder to Reach – They still don't know about marketplace, politically opposed, Limited English, New to Country
2. Many Uninsured are Experienced – They looked and decided they cannot afford
3. Thousands need to *Actively* Reenroll
4. Those in the Medicaid Gap  
You are more important than ever!



# The Core Message Still Needed...

**Uninformed**

The Marketplace is a website where you shop for health insurance – it works

Financial Help is Available  
93% of North Carolinians get Subsidy

**Informed**

Free Expert Advice in your community  
855-733-3711  
[www.GCAConnector.org](http://www.GCAConnector.org)

You may be Fined if you are uninsured

Enrollment Timeline  
(Nov. 1 – Jan 31 and SEPs)



... But Have a Conversation



# New MESSAGE THEMES



Why get Insured?

**Protects you from the unexpected**

Accidents happen, medical bills can add up, insurance protects you and your family from bankruptcy or unaffordable treatment

Why Actively Reenroll?

**Marketplace has new plans, prices**

Plans change every year, rates go up and down - You must actively reenroll to ensure you get best premium and plan

Truly Affordable ?

**Financial help**

Make it real, show them they could qualify  
Explain how tax credits work

Too hard

**One-on-one help**

Help is available but don't overpromise

# MESSAGE TONE

**Just the facts,  
straightforward**

**Time to get more  
direct, but don't  
preach**

- They need information especially about tax credits, the fine, special enrollment/life changes
- They're skeptical - don't overpromise and stay away from sales-y language
- Explain the increasing fine, but stay away from shaming around not having health insurance or not following the law



# CONNECTOR LESSONS

# North Carolina ROCKS! 😊



- All Connector users are not equal.
  - **Four partner organizations using the Connector accounted for over 50% of partner appointments scheduled.**
    - Legal Aid of NC/NC Navigator Consortium was the strongest with 25% of appointments, Cover Arizona made 13% of appointments, University of South Florida Covering Kids and Families made 13% of appointments, and the Palmetto Project in South Carolina made 10% of appointments.
  - **Legal Aid of NC/NC Navigator Consortium not only had the most appointments scheduled, but also the highest closure rate for their appointments at 80% of total appointments.**
    - During the open enrollment period, they had a total of 13,019 appointments scheduled. This count not only makes Legal Aid the most active partner but also made North Carolina the most active state as a whole.

## Recommendation

Be like Legal Aid of NC.

“Debrief with Legal Aid of North Carolina, Cover Arizona, University of South Florida Covering Kids and Families and the Palmetto Project to find out what made them more successful with using the Connector than other partners. Legal Aid should be closely examined to understand their exceptional ability to schedule consumers and strong data entry practices.”

# Lessons Learned from Connector Data



- **Appointment proximity is important.**
  - Consumers signed up for appointments that were an average of 4.5 miles away from their home address.
  - 89.6% consumers traveled less than 10 miles to their Connector appointment.
- Saturday was the most popular day for scheduled appointments with 20% of total appointments, while Sunday was the least popular with only 6%.
- Daytime appointments were most common, with 94% of appointments happening between 8am and 6pm

## Recommendation

Create available appointments close to the uninsured population and on between 8am-3pm, preferably on Saturday.

\*Source: "Findings from OE2 Connector Usage", Enroll America, May 2015

# Enrollment Events Work!

- Enrollment events were more successful when looking at the number of available appointments, scheduled appointments, enrollment rates, walk-in rates, and data entry.
  - Enrollment event appointments were **75% more likely to be filled** when compared to other available appointments.
  - Enrollment Events also had slightly higher enrollment rates (**54% compared to 41%**).
    - This is especially true in non-Medicaid expansion states (47% compared to 36%).
  - Looking at walk-in appointments, Enrollment Events had almost double the walk-in rate of other events (**50% compared to 28% of other events**).
    - Since many Enrollment Events took place on the weekends, this is consistent with the finding of a higher walk-in rate on weekends.

## Recommendation

Enrollment events were the most successful across categories and should be used as often as possible.