



**NC Get Covered Special Meeting – NOTES
COVID-19 and Health Insurance Coverage
Friday, April 24, 2020, 1:00 - 2:00 p.m.
Meeting held virtually via Zoom*

Meeting Purpose

- Reconnect and recharge
- Create a shared understanding of state- and community-level impacts of COVID-19
- Learn what partners are doing to meet consumer needs and how we can support each other

Meeting Notes

Question #1: How has COVID-19 impacted your organization and the communities you serve? What are you seeing and hearing on the ground? What seems to be the most pressing need at this time?

- Nick Riggs, NC Navigator Consortium, Legal Aid of NC
 - NC Navigator Consortium has switched its entire program from in-person to remote
 - Developed COVID-19 resources as well as E-Commit Cards (in [English](#) and [Spanish](#)) to reach people and connect them to assisters
- Toni Pasquariello, Legal Aid of NC
 - People calling who didn't have insurance before and are looking to see if they're eligible for the Special Enrollment Period (SEP)
- April Morgan, NC Community Health Center Association
 - Julieanne Taylor from the Charlotte Center for Legal Advocacy helped with a training for health centers and said she was hearing anecdotally that people who don't fall neatly into an SEP may want to try an Exceptional Circumstances SEP.
 - Heard on a CMS webinar that they're not requiring supporting documents to verify SEP; they're essentially taking people at their word.
- Shannon Cornelius, Pisgah Legal Services
 - Unusual circumstance where people were gaining more income through unemployment than they were earning previously, so they were able to qualify for moving out of the Medicaid gap after losing their job. Noted that some people have non-traditional ways of moving out of the Medicaid gap.
- Jan Plummer, Mountain Projects
 - Prior to remote assistance, several assisters were already participating in a Complex Case Pilot that enabled them to work directly with a CMS case worker vs. going through the Marketplace in order to expedite SEPs and the resolution of complex cases. Mountain Projects and other assister groups that are a part of this pilot can help others across the state who need their complex cases resolved more quickly.
- Julieanne Taylor, Charlotte Center for Legal Advocacy
 - Confirmed April Morgan's earlier statements related to Exceptional Circumstances SEPs and HealthCare.gov not requesting verification for SEP for the most part. She noted, however, that the Marketplace is still requiring immigration documents.

- If partners run into problems getting an SEP approved, there may be a glitch in the system. Assisters are encouraged to go back in and submit the application again the following day to see if the request for documentation will go away.
- Seeing a lot of individuals who want to make updates to their Marketplace coverage, Medicaid, food stamps (CCLA received additional funding to help with emergency food stamps), etc. Staff members are also answering a lot of questions about unemployment benefits.
- CCLA created a flyer and hotline to answer questions, and Legal Aid of NC has a statewide number to help people get unemployment benefits.

Question #2: In what ways are you promoting the ACA Special Enrollment Period for people who lost their employer-based coverage due to the pandemic? Are there resources you can share with other coalition partners?

- Sherry Hay, UNC Family Medicine
 - They have access to the UNC Family Medicine clinic and consumers' email addresses. Sent a message to the full list of about 25,000 people with the Navigator number and website. One of their Medical Directors forwarded the email to other practices, which created a ripple effect.
 - Most of their counselors are students and at home; said it's been great to partner with Legal Aid of NC to help fill any gaps.
- Julieanne Taylor, Charlotte Center for Legal Advocacy
 - Social media is great because it's free and most people are home and spending more time online. They've done a few Facebook Live presentations/interviews with local partner organizations. One of those presentations got 1,300 views online!
 - Distributing information related to job loss and health insurance coverage to Food Banks
 - Arden Root from Access East asked how CCLA is able to distribute flyers to Food Banks with the current stay-at-home order in place. Julieanne explained that they have a staff member who has a contact at the Food Bank and is able to coordinate drop-off times for the flyers, or staff can leave them in a drop box at the Food Bank.
 - UPS offered to give CCLA a FREE stack of 300 flyers to help support them in their work. Jules encouraged other partners to reach out to businesses like UPS to see if they'd be willing to help them get the word out about ACA Special Enrollment Period.
 - Contacted the NC Restaurant and Lodging Association to see if they're getting questions about health insurance coverage from people who have been furloughed.
- Jan Plummer, Mountain Projects
 - Only about 40% of consumers in western NC have broadband access, so they're continuing to rely on print advertising for newspapers that are home-delivered. This is a good way to reach people who don't have internet and to support local newspapers that are struggling.
 - Involved with local partners – participated in her first virtual job fair with a local community college to get the word out to consumers who may have recently lost their job. Pisgah Legal Services also made flyers for Legal Aid of NC/Mountain Projects that can be distributed to employers.
- April Morgan from the NC Community Health Center Association asked Nick Riggs from Legal Aid of NC's Navigator Consortium if calls/visits to the Connector had increased since Secretary Cohen started promoting it last week.

- Nick responded that NCDHHS did in fact start linking to NCNavigator.net about a week ago and that appointment rates have gone up as a result, according to the number of daily website visits. They're able to see the source of their internet traffic... 10-20 visits are from NCDHHS on a daily basis.
- Uptick has been a little slower than expected considering the unemployment numbers. Nick said this might be because some consumers haven't been without a job (and employer-based coverage) for many years and simply don't know about the Marketplace. He also mentioned that it's harder to reach hard-to-reach populations using digital only.

Question #3: Please describe the technologies you're using to provide remote application assistance, your consent procedures when using these technologies, and any extra precautions you're taking to protect Personally Identifiable Information.

- Nick Riggs, NC Navigator Consortium, Legal Aid of NC
 - As mentioned previously (Q1), LANC is using e-commit cards but this presents its own barriers to protecting consumers' PII. Therefore, they're limiting the number of staff who can see PII and filtering that information out so there's only one source for PII when the forms are collected.
 - Worked closely with CMS to make sure remote consent forms were updated, including language/scripts.
 - Created a special storage location for consents collected over the phone
- Jan Plummer, Mountain Projects
 - Participating in CMS webinars on best practices for remote assistance with specific ways to collect consent remotely. For example, you can read the consent form to the consumer and keep a copy with the person's name, date of consent, etc. Some organizations even mail the consent forms to consumers.
 - Conducting 3-way calls to the Marketplace/assisters can be authorized on someone's account if there's a problem with the application, new consumer, etc./Can call on the consumer's behalf. This has been working well without any issues.

Question #4: As you think about some of the changes your organization has had to make as a result of the pandemic, is there anything you hope to maintain post-COVID? If so, what is it and why?

- Julieanne Taylor, Charlotte Center for Legal Advocacy
 - Being able to assist families with logging into accounts remotely without needing them to come in to update information, calling the Marketplace, etc. Some concerns about liability issues, however.
- Arden Root, Access East
 - Would like to continue to do remote assistance because they're so rural and some people don't have transportation.

Question #5: Anything else?

- Jennifer Grady from Blue Cross and Blue Shield of NC asked if anyone was aware of how NCCare360 is being used as a tool during the pandemic.
 - April Morgan from the NC Community Health Center Association responded that NCCare360 has allowed organizations from across the state to use the platform vs. the regional approach/roll-out they were using pre-COVID.

- Another partner from Legal Aid of NC said that NCCare360 is functioning as another form of 211. LANC has been able to utilize the platform although they're not a part of the network. It's still not a warm handoff if you're not a part of the network but you can at least look at what resources are available.
- Sandy and Lafayette Jones, SMSi-Urban Call Marketing, Inc.
 - Getting the word out to African American population/Developing Urban Call publication that talks about Special Enrollment Period (SEP) and people who qualify – Will distribute to 40,000 African Americans who are a part of the SMSi network (beauty salons, barber shops, and other community-based venues)
 - Focusing on four media markets – Winston-Salem/Triad, Raleigh/Durham, Charlotte/Mecklenburg, and Greenville/Pitt. In each market, SMSi ambassadors will call businesses (small and large) to let them know about the SEP opportunity and ask them to reach out to their constituents (e.g., churches and other organizations that may have constituents who need the information). Objective is to call 500 businesses in each of the markets.
 - Trying to mount a PR campaign by buying ads on Gospel and Jazz radio stations to talk about the SEP. The next Urban Call publication will include resources related to unemployment, food banks, etc. If partners would like to have their information included in the publication, please let Willona Stallings know at wstallings@caresharehealth.org
- April Morgan from the NC Community Health Center Association asked about best practices for helping consumers apply for a plan over the phone.
 - Julieanne Taylor, Charlotte Center for Legal Advocacy – Have a couple of older consumers who don't have access to a computer... CCLA makes sure they have a pen and paper ready for the appointment/Hang up with Marketplace representative and have all of the plan information there/Have the consumer write the information down – e.g., name of plan (an abbreviation is fine), premium cost, deductible, co-pays, etc. Typically limit it to cost (i.e., what the consumer is comfortable paying) and three plans. They then give the consumer time to think about their options and call the Marketplace back a little later. This isn't the best process, according to Julieanne, but at least consumers feel better about the decision/like they weren't rushed.
 - Toni Pasquariello, Legal Aid of NC – Spend time before calling the Marketplace discussing estimated income, the different plans, etc. with the consumer. By the time they call the Marketplace, they're ready to go. Simply confirm with consumer that's the plan they want and make sure they're comfortable with the premium amount, etc.
 - Chatbox: You can also take screenshots of information
 - Julieanne Taylor from the Charlotte Center for Legal Advocacy said they sometimes text message with consumers and send photos/screenshots that way of plans and prices tool. Let the consumer know prices may vary, however, and that it's just an estimate.
 - Jan Plummer, Mountain Projects – Participated in a fantastic webinar by [Beyond the Basics] that featured people in TX that have been doing remote assistance for many years. The presenter stressed that all ACA plans have the same protections, preventive benefits and same basic coverage, so it boils down to the amount of premium the consumer is comfortable paying and the network.

Wrap-up and Next Steps – The NC Get Covered Coalition will resume meeting on a monthly basis to discuss COVID-19 and health insurance coverage. Stay tuned for future meeting dates and times!