

The Health Care Law & Your Community: Key Information for Faith and Community Leaders

Millions of Americans lack quality, affordable health care coverage, which is essential for healthy individuals, families and communities. The Health Care law has made health insurance more affordable and accessible through the Health Insurance Marketplace (HealthCare.gov). Faith and community-based organizations can provide the bridge from those who are most vulnerable and hardest-to-reach to the health services they need. Below is some of the key information about health insurance, health benefits and services to help make those connections.

To Enroll in Health Insurance:

Visit www.HealthCare.gov to find out how to enroll in health insurance and compare premiums, deductibles and cost-sharing and coverage of health insurance plans. The website is also available in Spanish at www.CuidadoDeSalud.gov.

- **Visit** the Health Insurance Marketplace at www.HealthCare.gov
- **Call** 1-800-318-2596 24 hours a day, seven days a week if you have questions (TTY: 1-855-889-4325)
- **Contact** for local enrollment assisters at localhelp.HealthCare.gov

Key Dates

November 1, 2015

Open enrollment begins. For those who have existing coverage, it is an opportunity to re-evaluate and re-enroll in the Marketplace. To make sure they get the best deal for January 1, 2016 coverage, they need to take action by December 15, 2015.

December 15, 2015

Last day to complete the process for insurance coverage beginning January 1, 2016.

This is the last day to check health insurance options and re-enroll with changes taking place by January 1, 2016. Starting on December 16, they may be automatically re-enrolled in their existing plan or a similar plan.

January 31, 2016

Open enrollment ends.

Essential Health Benefits

All private insurance plans offered to individuals and small businesses in the Marketplace must provide coverage of the following essential health benefits:

- Ambulatory patient services (outpatient care you get without being admitted to a hospital)
- Emergency services
- Hospitalization (such as surgery)
- Maternity and newborn care (care before and after your baby is born)
- Mental health and substance use disorder services, including behavioral health treatment (this includes counseling and psychotherapy)
- Prescription drugs
- Rehabilitative and habilitative services and devices (health care services to help you keep, learn or improve skills and functioning for daily living)
- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric services, including oral (dental) and vision care (pediatric oral services may be provided by a stand-alone plan)

Preventive Services

All Marketplace and many other plans cover a broad menu of preventive services without charging a **copayment** or **coinsurance**. This applies only when these services are delivered by a **network provider**. Visit healthfinder.gov to find out what preventive services are recommended for every member of your community.

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Information and Resources

Marketplace:	The website marketplace.cms.gov/ provides the most up-to-date resources and information on the Affordable Care Act and how to help with Marketplace enrollment activity.
Coverage to Care	Once you've signed up for health insurance, www.hhs.gov/coveragetocare provides more information about how to use health care coverage and to connect to health services.. These materials are especially helpful for first-time users of healthcare.
In-Person Assistance:	In-Person Assisters called Navigators and Certified Application Counselors are available to help consumers to enroll in health insurance and to answer questions. In-Person Assisters are listed at localhelp.healthcare.gov .
Medicare	Generally, people who are over age 65 and certain people with disabilities should go to Medicare.gov to enroll in the Medicare program. Information about Medicare and the Marketplace is available at http://go.usa.gov/3ejYJ
Medicaid	Visit HealthCare.gov or your state's Medicaid agency. Medicaid provides free or low-cost health coverage to millions of Americans, including families with children, pregnant women, the elderly, and people with disabilities and some people with low-incomes.
Children's Health Insurance Program	InsureKidsNow.gov provides information on how children and teens may qualify for no-cost or low-cost health coverage through Medicaid and the Children's Health Insurance Program (CHIP). To learn about health coverage for children and teens in your state, call 1-877-Kids-Now (1-877-543-7669) or InsureKidsNow.gov
Community Health Centers (CHC's)	Community health centers provide high quality comprehensive care to patients regardless of their ability to pay. Services at community health centers may include primary, dental and mental and behavioral health care, as well as nutrition and healthy living services. Find the Community Health Center in your neighborhood at findahealthcenter.hrsa.gov/
Affordable Care Act facts	<p>Insurance companies cannot deny coverage or charge more for people because of pre-existing medical conditions.</p> <p>Women may no longer be charged higher rates by most insurance companies due to gender or health status.</p> <p>Insurers cannot cancel coverage just because you become sick or make an unintentional mistake on an application. Insurers also cannot cap the dollar amount they will pay for essential health benefits in a person's lifetime.</p> <p>If insurers deny care or payment for services, consumers will have a new independent appeal process.</p> <p>States have the opportunity to expand Medicaid to cover individuals and families who have incomes less than 138 percent of the federal poverty level. If estimated 2015 household income is less than \$16,243 for an individual, and less than \$33,465 for a family of four, they may qualify for free or low cost coverage through the Medicaid program.</p>

Quality, Affordable Health Care for our Neighbors



The health care law moves our nation from a focus on “sick” or emergency care to one that focuses on prevention, well-being, and access to quality health care. The law assures that the all citizens have access to essential benefits and a broad menu of preventive services and screenings, from diabetes to depression. Health care coverage is essential to staying healthy and preventing disease while covering individuals and families for medical expenses due to illness or injury. Having quality health insurance means people won’t have to worry that their finances will be turned upside down or that they will go bankrupt due to health care costs from an illness or accident.

However, millions of Americans still lack quality, affordable health care coverage and remain at risk.

For some people, coverage will be completely free based on their household income and other factors. For others, assistance in reducing costs may apply. Nearly 8 in 10 consumers who selected plans through the federal Marketplace could choose a plan for \$100 a month or less. The vast majority – 87 percent – of individuals who are signed up through HealthCare.gov qualify for financial assistance.

People without health insurance need to know that they may be able to enroll in quality, affordable health insurance through the Health Insurance Marketplace. Community leaders and groups, both faith-based and secular, can play an important role in ensuring that their neighbors are aware of these options. These leaders and organizations can raise awareness about the Marketplace by taking steps like including information in organizational newsletters, hosting a call or event to explain these new options, or making announcements in organizational meetings or classes. For materials you may use in connection with these efforts, go to marketplace.cms.gov.

Helping uninsured individuals and families get affordable, quality health insurance will increase the well-being and financial security of our communities.

Open Enrollment begins November 1, 2015 and ends January 31, 2016.

Visit the Health Insurance Marketplace at www.HealthCare.gov

Call 1-800-318-2596 24 hours a day, seven days a week if you have questions (TTY: 1-855-889-4325)

Contact for local enrollment assisters at localhelp.HealthCare.gov

How the Health Care Law reflects our Shared Values and Common Beliefs

“Of all the forms of inequality, injustice in health care is the most shocking and inhumane.”

— Dr. Martin Luther King, Jr. in a speech to the Medical Committee for Human Rights, 1966

- For many organizations, serving our neighbors and helping those who are less fortunate is our critical mission. Many of us understand that “the least of these” must have access to basic needs, such as health care.
- The dignity of the individual calls us all to affirm a vision of society where people have the most accessible opportunity for health and wholeness.
- Some traditions refer to “peace” or “shalom” and “salam” when referring to that shared wholeness. In other words, creating and promoting a life that is full and whole. Like the vision of Dr. Martin Luther King, Jr.’s *Beloved Community*, faith and community leaders want the best for their neighbors and their families.
- One way we can affirm that shared vision, as well as the inherent dignity of every individual, is by ensuring access to health care and preventive services that will enable more people to live longer and with better health.
- Through the health care law, millions of uninsured people can take steps towards health and wholeness because they are now able to access affordable care.
- The health care law moves our nation from a focus on “sick care,” or emergency care that is costly and treats illness, to a health care system that is life-affirming by focusing on prevention, well-being and access to care.
- Increasing access to care and preventive services is critical for promoting health and healing in our communities.
- This vision, however, cannot be realized without helping people who are uninsured become aware of the tools available to them to improve their health, including affordable insurance coverage through the Health Insurance Marketplace for themselves and their loved ones.
- The health care law is about people having access to care and services they need to maintain their health and well-being.
- It’s about easing the financial fears many individuals and families have about their lack of health care coverage.
- It’s about tending to the needs of our neighbors.
- Helping uninsured individuals and families get the health insurance coverage they need is at the heart of the mission of many faith and community leaders. Through this act of service and education, we express justice, fairness, and solidarity for our families, our communities and our civic life together.



A Call to Action

Here's a few ways you can help

A Call to Action

- 1 Send your community members to official consumer resources to learn about the Marketplace and how to get coverage:
 - HealthCare.gov
 - CuidadoDeSalud.gov
 - 24/7 Consumer Call Center: 1-800-318-2596.
 - TTY users should call 1-855-889-4325.
- 2 Post the HealthCare.gov and/or CuidadoDeSalud.gov **widget** on your website – if you need technical assistance, we can help. More information is at <https://marketplace.cms.gov/outreach-and-education/mp-badges-english.html>
- 3 Host or provide space for **enrollment sessions or fairs** (ideally, with computers so people can check out the Marketplace online). You can find a Certified Application Counselor or Navigator to assist with enrolling people in the Marketplace at <https://localhelp.healthcare.gov/> and <http://go.usa.gov/sayT>.
- 4 Hang **posters** or give out or email **fact sheets, postcards, and brochures** about the Marketplace. Get them at <http://go.usa.gov/sa9F>.
- 5 Host a **conference call, webinar, or another educational event** about the Marketplace. Power Point slides are here: <http://go.usa.gov/sanF> and videos are here: <https://www.youtube.com/user/HealthCareGov>.
- 6 Share a **story** about the how health coverage has changed lives in your organizational newsletter or other publication. Sample stories, articles, and fact sheets are here: <http://go.usa.gov/saQT> (click on multimedia).
- 7 Encourage individuals from your community or congregation who sign up for Marketplace coverage to **share their stories** once they enroll. Share stories at #GetCovered Story or here: <http://www.hhs.gov/healthcare/>.
- 8 Create your own communications material about the Marketplace with pre-designed templates and guidelines. More information is at <http://go.usa.gov/saQm>.
- 9 Encourage staff/members to learn about the Marketplace by **attending webinars** sponsored by the HHS Partnership Center. More information is available here: <http://go.usa.gov/saUB>.
- 10 **Connect** with your partners/members/customers through official Marketplace social media channels to share their stories:
 - Facebook.com/HealthCare.gov
 - Facebook.com/CuidadoDeSalud.gov
 - Twitter.com/HealthCareGov
 - Twitter.com/CuidadoDeSalud
- 11 Become a **Champion for Coverage** to help your community members learn about the benefits of the law and to get enrolled. Fill out the form at <http://go.usa.gov/saVe>.

Four-Step Guide to Planning a Health Care Enrollment Event

Many faith-based and community organizations can host events to help individuals and families enroll in health insurance.

- **Open enrollment starts** November 1, 2015 (coverage starting as early as January 1, 2016).
- **Open enrollment ends** on January 31, 2016.

Here are some suggested steps to make your enrollment event a success:

1. Planning the event

- **Contact Navigators and Certified Application Counselors for help:** Connect with Navigators and Certified Application Counselors that work in your community by entering your zip code at localhelp.healthcare.gov.
- **Prepare the Setting:** After choosing a date, time, and location for the enrollment event. Identify a room that will allow for private conversations. Be sure to have tables, chairs and internet service.
- **Listen:** Consider starting a conversation in your community to better understand who may be uninsured as you plan outreach efforts.
- **Plan for Support:** Rally your community around this event by asking for volunteers from your organization to help with set-up, break-down, hospitality, and coordination of the enrollment event.

2. Advertising the event

- **Get the word out:** Advertise the enrollment event during your organization's announcement time, in a congregation or community bulletin, in your newsletter, on your website and/or through Facebook or Twitter.
- **What to say:** Include information about what people should bring to the enrollment event, such as W-2 forms for anyone in their tax household to verify income, social security numbers, and immigration cards (if appropriate). The full list of what to bring can be found in the **Marketplace Application Checklist** at <http://go.usa.gov/3FhRQ>.
- **Engage Partners:** Identify other faith-based or community groups that might want to partner with you. Ask them to join your event and/or advertise it in their publications.

3. Conducting the event

- **Gather information:** Have a sign-in sheet and ask for contact information so that you can follow up when you host your next enrollment event.
- **Setting up the space:** Make sure the enrollment room is set up with tables, chairs, and access to the internet. Arrange the space so that Navigators or Certified Application Counselors can have private conversations with people who are getting enrolled. Confirm that Navigators and Certified Application Counselors are bringing laptop computers to enroll people.
- **For a larger event:** If you expect a large turnout, have a room set up with computers, internet and volunteers to help people create an email account (if needed) and create their HealthCare.gov account.
- **Working while they wait:** Designate a waiting area where people can read about the Health Insurance Marketplace. Have translators or volunteers available to answer questions and print out the following information for those who are waiting:
 - ✓ Get Covered: A One-Page Guide to the Health Insurance Marketplace
 - ✓ Things to Think About When Choosing a Health Plan
 - ✓ The Value of Health Insurance
 - ✓ 10 Essential Health Benefits
 - ✓ Medicare & the Health Insurance Marketplace
 - ✓ Exemptions from the Health Insurance Marketplace Fee

All these documents are available at <http://go.usa.gov/saQT>.

- **Have a TV monitor close by?** You may also want to show a video on how to use health insurance once you have it. From Coverage to Care videos and handbooks can be found at <http://go.usa.gov/3Fhnx>.

4. Following up on the Event

- **Show your appreciation:** Thank Navigators, Certification Application Counselors, and volunteers for their help with the event.
- **Follow-up:** For those who were unable to enroll at the event but still wish to do so, provide contact information for the Navigators or Certified Application Counselors who may be able to assist with individual enrollment.

Four-Step Guide to Planning a Health Care Enrollment Event

SAMPLE FLYER or BULLETIN NOTICE

Health Insurance Enrollment Fair – Sunday, December 13 from Noon to 3 pm at the Welcome Center

High quality health insurance is now available. If you want to learn more about getting insurance, stay after the service on December 13 from noon to 3 pm to learn more and get enrolled. Navigators trained in helping people enroll in health insurance will be present.

If you want to enroll in health insurance, you must bring the following with you:

- Social Security Number (and immigration documents for legal immigrants)
- Employer and income information for every member of your household (for example, pay stubs or W2 forms – Wage and Tax Statements)
- Policy information on health insurance if you or someone in your household have it from a job or another source
- For a full list of what to bring, see this list: <https://marketplace.cms.gov/outreach-and-education/apply-for-or-renew-coverage.pdf>.

If you have questions, email a member of our congregation, Mary Smith at Sampleemailaddress@Sample.org.

How to talk about the Health Care Law in your Community

For Faith and other Community-based Organizations

- **Faith and other community-based organizations often provide the link between those who are most vulnerable and hardest-to-reach and the health services they need.** As the health care law transforms health coverage for individuals and families in communities and congregations throughout the country, it's critical that people receive the correct information so that they can make the best choices for themselves and their loved ones.
- **Starting on November 1, 2016, people can enroll in health insurance** that begins on January 1, 2016 at www.HealthCare.gov.
- **If you already have health insurance through the Health Insurance Marketplace, starting on November 1 you can log into your account on www.HealthCare.gov, update your information, review your plan's coverage, compare it to other 2016 plan costs and benefits, choose your plan and enroll.** To make sure you get the best deal for January 1, 2016 coverage, you need to take action by December 15, 2015.
- The Health Insurance Marketplace gives **Americans who are uninsured, or who buy their own coverage, a whole new way to shop for coverage.**
- The best source for the latest and most accurate information about the Marketplace is the website, **HealthCare.gov**. **CuidadoDeSalud.gov** includes Marketplace information in Spanish. **The websites have new resources, videos, and checklists in English and Spanish** to help individuals, families and small businesses prepare for Open Enrollment.
- The websites also have information on **how the Health Insurance Marketplace works**, what the benefits are, and the key deadlines and milestones.
- **Consumers can call 1-800-318-2596 to speak with a trained customer service representative 24 hours a day, seven days a week.** The TTY telephone number for people with disabilities is 1-855-889-4325. Representatives are available in English and Spanish, and there is a **language line to assist callers in over 240 additional languages.**
- In congregations and communities across the country, the Affordable Care Act is **transforming health care for all Americans.** The health care law expands coverage, makes health care more affordable, improves access to care and strengthens the Medicare program for seniors and people with disabilities.

- The health care law expands coverage to millions of Americans **who would otherwise not have health insurance**, ensuring that more individuals and families receive the health care they need.
- Millions of Americans—individuals, families, and small businesses—have already found **health insurance that fits their budgets and meets their needs**, with less hassle, at the Health Insurance Marketplace.
- If you already have health insurance, the Affordable Care Act provides better and more affordable coverage as a result of new rights and protections for consumers. **The health care law includes the following consumer protections:**
 - Consumers **cannot be denied care or charged more because of a pre-existing condition**.
 - **Women generally cannot be charged more** for their health insurance just because they are women.
 - **Insurers can no longer cap the dollar amount they will pay** for essential health benefits in your lifetime.
 - **It is now illegal for an insurance company to drop you from a health care plan just because** you get sick or make an unintentional paperwork mistake.
 - Certain nonprofit organizations and small businesses can now get **tax credits to help pay for insurance coverage** for their employees as a result of the Affordable Care Act.
- **Plans that cover children as dependents must cover young adults under age 26 on their parent's health insurance plan.** Millions of previously uninsured young adults have benefitted from this provision.
- **Many states have expanded their Medicaid programs** to assist those with incomes up to 138 percent of the Federal Poverty Level. If your estimated 2015 household income is less than \$16,243 for an individual, and less than \$33,465 for a family of four, you may qualify for free or low cost coverage through the Medicaid program.
- The health care law also **strengthens the Medicare program** for seniors and people with disabilities. Many preventive services are now free, including a wellness visit with your doctor, flu shots, and cancer screenings.
- Seniors who fall into the Medicare prescription drug “donut hole” also benefit from savings **on covered brand-name medications**.
- **Strong anti-fraud measures** have resulted in billions being returned to the Medicare Trust Fund helping to secure its solvency for generations to come.

- Thanks to the Marketplace, **consumers are able to go to one place to search for health coverage options; get accurate information in easy to understand language on different plans;** and make apples-to-apples comparisons of private insurance plans. They can get comprehensive information about benefits and quality, side by side with facts about premiums and deductibles, before they have to make a choice.
- **All health plans offered on the Marketplace must cover a comprehensive set of benefits,** including physician visits, preventive care, hospital stays, and prescriptions. Plans must also treat everyone fairly; discrimination against pre-existing conditions is banned. Coverage starts as soon as January 1, 2016.
- **No matter where they live, consumers only need to fill out a single application** on the Marketplace to choose from the health plans available in their area, to learn if they qualify for programs like Medicaid or the Children's Health Insurance Program, or to find out if they qualify for lower costs on monthly premiums or out-of-pocket costs.
- We're counting down to coverage, and we want you, our stakeholders and partners, to join our conversation. **Start by visiting marketplace.cms.gov.** There you'll find information and resources for anyone who wants to help raise awareness and educate others about the Marketplace.
- **We'd like your help in spreading the word that "now's the time to act." We invite you to engage your networks, your stakeholders, your community, and your congregations.** You can help ensure that no one who is eligible is left out, left behind, or left on the sidelines of the Marketplace. Open enrollment begins on November 1, 2015 and ends January 31, 2016.
- **The health care law is already making a difference in the lives of millions of Americans.** 9.9 million people signed up for Marketplace plans and paid their premiums in 2015. Over 13.1 million additional individuals enrolled in Medicaid and CHIP as of February 2015. Millions of young adults have gotten covered on their parent's plan because the law says that plans that offer dependent child coverage must allow them to do so until they turn 26.
- You are trusted messengers in this community. We hope you **share this information** with those around you so they can be connected with the care they need.

Key Websites:

www.HealthCare.gov - Website to learn more about the Health Insurance Marketplace and to enroll from November 1, 2015 –January 31, 2016. Coverage begins as early as January 1, 2016.

www.CuidadoDeSalud.gov - Spanish language website of HealthCare.gov.

Marketplace.cms.gov - Resources to help people who are new to the Marketplace, newly enrolled or already enrolled in health insurance.

www.hhs.gov/healthcare - Health insurance literacy tools, stories, blogs, tweets and other information about the health care law for consumers.

www.hhs.gov/partnerships - HHS Partnership Center ACA toolkit, webinars on the health care law, key websites, information on Navigators and Assisters, FAQs and more.

Key Dates:

November 1, 2015: Open Enrollment Begins in the Health Insurance Marketplace

December 15, 2015: the Deadline to sign up for coverage to start January 1

January 1, 2016: 2016 Coverage Begins in the Health Insurance Marketplace

January 31, 2016: Open Enrollment Period Ends in the Health Insurance Marketplace

How to Enroll in the Health Insurance Marketplace:

- Through the website www.HealthCare.gov
- In Person – www.HealthCare.gov/apply-and-enroll/get-help-applying/
- By Phone - Telephone numbers are:
 - (800) 318-2596
 - (855) 889-4325 (TTY)

Email: Partnerships@hhs.gov

Phone: 202-358-3595

www.hhs.gov/partnerships

