

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:	<p>Visit www.HealthCare.gov to find out how to enroll in health insurance and compare premiums, deductibles and cost-sharing of health insurance plans. The website is also available in Spanish at www.CuidadoDeSalud.gov.</p> <ul style="list-style-type: none"> • 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 and to enroll (TTY: 1-855-889-4325). Help is available in over 240 languages. • Contact local enrollment assisters at localhelp.HealthCare.gov
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Key Dates	November 1
	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 you get the best deal for January 1, 2017 coverage, enroll or re-enroll by December 15, 2016.
	December 15
	The last day to enroll for insurance coverage beginning January 1, 2017. This is the last day to check health insurance options and either enroll or re-enroll with changes taking place by January 1, 2017. Starting on December 16, they may be automatically re-enrolled in their existing plan or a similar plan.
	January 31
	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:
	<ul style="list-style-type: none"> • 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 you, your loved ones and members 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 Health Insurance Marketplace outreach and enrollment.
Coverage to Care	Once you've signed up for health insurance, Coverage to Care resources (found here: go.cms.gov/c2c) provides more information about how to use health care insurance and how to connect to health services. These materials are especially helpful for first-time users of health insurance.
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 age 65 and older 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 (FQHCs)	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 Federally Qualified 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>

A Call to Action: Making Connections to Wellness through Health Literacy & Open Enrollment

Faith and community-based organizations are “place-based” in communities and can help provide access to hard-to-reach consumers. These groups can support the health and well-being of their communities by:

1. **Joining** a local ACA coalition to collaborate with community partners
2. **Referring** community members to in-person assistance
3. **Opening** your doors to health care educators and in-person assistance.
4. **Becoming** a Certified Application Counselor organization (CAC)

Review the information below to see how you and your organization can take action before, during and after open enrollment.

1. Join a Local ACA Coalition

Joining a local ACA coalition is a great way to collaborate with other community partners, navigator organizations, public health offices, HHS regional leadership, and CMS liaisons to improve your community’s access to health care.

To locate an ACA coalition, please contact the HHS Regional offices listed below or go to <http://www.hhs.gov/about/agencies/iea/regional-offices/>

Region-Headquarters	Regional Director	States in the Region
Region 1 - Boston	Paul Jacobsen	CT, ME, MA, NH, RI, VT
Region 2 - New York	Jackie Cornell Bechelli	NJ, NY, PR, VI
Region 3 - Philadelphia	Joanne Grossi	DE, DC, MD, PA, VA, WV
Region 4 - Atlanta	Pamela Roshell	AL, FL, GA, KT, MS, NC, SC, TN
Region 5 - Chicago	Kathleen Falk	IL, IN, MI, MN, OH, WI
Region 6 - Dallas	Marjorie Petty	AR, LA, NM, OK, TX
Region 7 - Kansas City	Stephene Moore	IA, KS, MO, NE
Region 8 - Denver	Kim Gillan	CO, MT, ND, SD, UT, WY
Region 9 - San Francisco	Melissa Stafford Jones	AZ, CA, HI, NV, AS, MP, FM, GU, MH, PW
Region 10 - Seattle	Susan Johnson	AK, ID, OR, WA

2. Referring to In-Person Assistance

Organizations can help by referring community members to in-person assisters in-house, at upcoming events, or the standing office locations of navigator organizations and other groups that offer certified in-person assistance.

- **Establish a relationship with your local Marketplace assisters:** [Find Local Help](#) on Healthcare.gov to connect to people. Use the [Enroll America Connector](#) or call your [local United Way 2.1.1](#).
- **Ask the question.** “Do you and your family have health insurance? [We] have partnered with people who can help meet your health insurance needs.” Most navigators and other certified assisters will provide training to help people feel comfortable understanding why and how to ask the question.

- **Place signage** and [Commit Cards](#) (in English or Spanish) at front desks and common areas or during membership or community events to direct people to in-person assistance.
- **Save room in your newsletter, bulletin or on your webpage** for referral information, schedules, and locations for in-person assistance.

3. Opening your Doors

Make your space available to services that meet the needs of newcomer, immigrant, and non-English speaking members of the community and neighborhoods including health coverage educators and assisters as well as [Volunteer Income Tax Assistance](#) (VITA) programs.

- **Consider community events or services**, such as ESL, mentoring, or job training, that may be enhanced by access to a health insurance educator, enrollment assister, health or financial literacy programs.
- **Make room for “tabling”** at special community events or when an enrollment deadline is fast approaching.
- **Host a VITA program.** Assisters like to co-locate with the [Volunteer Income Tax Assistance](#) (VITA) programs because they provide an ideal opportunity to educate consumers and help them understand their insurance benefits and answer questions— especially those who need help reconciling subsidies or completing IRS Forms 1095-A or B.

4. Becoming a Certified Application Counselor (CAC) Organization

Organizations can take a leadership role in their community on health care access by becoming a [Certified Application Counselor \(CAC\)](#) organization. Becoming a CAC builds the capacity of your organization’s volunteers, staff or health coaches to help community members with timely and critical information and assist people applying for coverage through the Marketplace. Find more information at [Marketplace.CMS.gov](#) and [Enroll America](#). Many organizations have also considered becoming [CMS Champions of Coverage!](#)

Open Enrollment Begins:

November 1, 2016

Deadline for Jan 1 coverage:

December 15, 2016

Open Enrollment Ends:

January 31, 2017

[Download](#) the
HHS Partnership Center’s
**Health Care Law Toolkit for Faith
and Community-based
Organizations**

Faith and Community

Weeks of Action:

**November 7-14,
December 19-24, &
January 16-29**

HealthCare.gov

How to talk about the Health Care Law In Your Community

The following provides three different ways you and those in your community can communicate the importance of having health insurance and access to health care.

Top Points that People in your Community Need to Know

It's time to get covered. If you – or someone you know – needs health insurance, now is your chance to sign up for quality and affordable coverage. Open Enrollment only happens once each year. This year's Open Enrollment runs from November 1, 2016 through January 31, 2017. Don't miss your chance to get covered.

December 15th is the deadline to sign up for coverage that starts on January 1, 2017. If you want to start the New Year with coverage, *you must sign up by December 15.*

Financial help is available. More than 8 out of 10 people who enroll in health coverage through HealthCare.gov qualify for financial help to make their monthly premiums more affordable. Most people can find low-premium plans available for \$75 dollars a month or less.

For current HealthCare.gov consumers, this is the time to come back to shop and compare your current plan with others available in your area for 2017. There may be new plans available that offer the services you need, include more doctors, or save you money.

Getting covered is easier than ever. Every year, the process of signing up for coverage gets simpler. You can even apply on your cell phone. During last year's open enrollment, it took most people about 10 minutes to submit an application.

Join the millions of Americans who now have access to quality and affordable coverage. December 15 is the deadline for coverage that starts on January 1, 2017. Sign up today.

Free, confidential help is available. Get answers to your questions by contacting our trained professionals for free and confidential assistance. Call 1-800-318-2596 or find free, in-person help in your community by visiting www.LocalHelp.HealthCare.gov. [Information](#) and additional resources are available at HealthCare.gov or CuidadoDeSalud.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.

Quality, Affordable Health Care for our Neighbors

- 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. 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.