

# Healthcare Reform Information for Library Staff

Starting October 1, 2013, the Health Insurance Marketplace, sometimes known as the health insurance "exchange" will begin Open enrollment. Coverage starts January 1, 2014.

If you only know ONE thing, know this: <http://healthcare.gov>

Quick facts about the Health Insurance Marketplace:

- This for people seeking insurance or who are uninsured. Generally, people who currently have insurance through their workplace, who have insurance through Medicaid/KanCare or Medicare, or Children's Health Insurance Program (CHIP) <https://www.healthcare.gov/are-my-children-eligible-for-chip> or Tricare or the Veterans health care program are not the target of this open enrollment period.
- Most people will be eligible for health coverage through the Health Insurance Marketplace.
- The Marketplace is a new way to find quality health coverage. It can help if you don't have coverage now or if you have it but want to look at other options.
- With one Marketplace application, you can learn if you can get lower costs based on your income, compare your coverage options side-by-side, and enroll.
- Insurance plans in the Marketplace are offered by private companies. They cover the same core set of benefits called essential health benefits <https://www.healthcare.gov/what-does-marketplace-health-insurance-cover>. No plan can turn you away or charge you more because you have an illness or medical condition. They must cover treatments for these conditions. Plans can't charge women more than men for the same plan. Many preventive services <https://www.healthcare.gov/what-are-my-preventive-care-benefits/> are covered at no cost to you.
- While all insurance plans are offered by private companies, the Marketplace in Michigan is run by the federal government.
- The Marketplace simplifies your search for health coverage by gathering the options available in your area in one place. You can compare plans based on price, benefits, and other features important to you before you make a choice. Plans will be presented in four categories <https://www.healthcare.gov/how-do-i-choose-marketplace-insurance/> – bronze, silver, gold, and platinum – to make comparing them easier.

# Things you can do to prepare

## 1. Watch this 6 minute video about the Health Insurance Marketplace APPLICATION:

<http://www.youtube.com/watch?v=l6KNt9Mf3GQ>

This video introduces an interactive online application process for health coverage through the Health Insurance Marketplace on HealthCare.gov. Using an example of a single man from Arizona, images of computer screens from the application unfold while a narrator explains the content of each screen. The program concludes with a printable summary of the application and an explanation of what benefits will be received.

## 2. Watch this 4 minute video about the Health Insurance Marketplace ENROLLMENT:

<http://www.youtube.com/watch?v=IFs46izEZMw>

This video introduces the Marketplace enrollment process for health coverage through the Health Insurance Marketplace on HealthCare.gov. Using the same individual from the Marketplace Application video as an example, the scenario continues, as he follows step-by-step instructions on how to find and enroll in a health plan. Images of computer screens from the Marketplace enrollment process unfold while a narrator explains the content of each screen. The program concludes with a successful completion of all enrollment steps, and how to contact the health plan to submit payment.

## 3. Practice finding answers:

Imagine a customer asks you a question about health insurance. Go to <http://healthcare.gov> and look at the questions section: <https://www.healthcare.gov/all-topics/> Skim the questions and click through to see some of the answers. Think about how you could use this section to help answer customer questions and identify useful pages to print out for customers.

## 4. Print out fact sheets:

Fact sheets can be found at <http://marketplace.cms.gov/getofficialresources/publications-and-articles/publications-and-articles.html>)

## **5. Pretend to be a customer:**

Go to <https://www.healthcare.gov/> and click on “See Your Options” then answer the questions. (Hint: pretend you are an uninsured part-time fast-food cook with small children at home while answering). After October 1 when enrollment begins, customers will apply online to get their real choices instead of these predicted options.

## **6. Brush up on your free email signup assistance.**

Visit yahoo.com and remind yourself what the current signup process for email looks like, so you are ready to help customers who may need assistance.

## **7. Practice helpfully making referrals.**

Similar to tax season: “I can help you find the information and I can help you use the computers and printers, but I’ll have to refer you to the local trained assisters if you need help filling out the form.”

Our library staff cannot assist customers in actually filling out the forms for the application and enrollment process, besides the basics of teaching skills like how to click in the boxes, move the screen up and down, increase the font size, and the general technology help we provide to any customer. From CMS: “All types of enrollment assisters – including in-person assistors, Certified Application Counselors, and agents and brokers – are required to complete specific training”

Visit LocalHelp.HealthCare.gov  [<https://localhelp.healthcare.gov>](https://localhelp.healthcare.gov) to find help in your area. (NOTE: THIS SITE IS STILL IN PROGRESS. PLEASE REMAIN CALM WHEN YOU NOTICE THERE ARE NO LOCAL OPTIONS CURRENTLY LISTED YET.) You can search by city and state or zip code to see a list of local organizations with contact information, office hours, and types of help offered, such as non-English language support, Medicaid or CHIP, and Small Business Health Options Program (SHOP). When open enrollment starts October 1, 2013, these organizations will be able to assist you in finding the kind of help that works for you.

## **8. Review the basics of the Health Insurance Marketplace, healthcare.gov and the Affordable Care Act.**

The Marketplace website,HealthCare.gov  [<http://www.healthcare.gov/>](http://www.healthcare.gov/) will be the primary tool for delivering information to Americans about their health coverage options.

If you would like an additional 45-minutes of training, watch this video as an overview of the Health Insurance Marketplace:  [http://www.youtube.com/watch?v=zsqu\\_Ce8qec](http://www.youtube.com/watch?v=zsqu_Ce8qec)

You can also find additional ACA resources from the Library of Michigan here:

[http://www.michigan.gov/libraryofmichigan/0,2351,7-160-18668\\_58063\\_66330---,00.html](http://www.michigan.gov/libraryofmichigan/0,2351,7-160-18668_58063_66330---,00.html)

If you want even more, additional training is located at

<http://marketplace.cms.gov/training/get-training.html>

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