



# *From Coverage to Care:* Helping the Newly Insured Connect to Care



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*“Working to Achieve Health Equity”*

*April 2016*

# Presentation Overview

1. Overview of *From Coverage to Care (C2C)*
2. Using the Roadmap
3. Post Open Enrollment Plan and New Resources
4. Where to find C2C Resources

# From Coverage to Care Resources

- Roadmap
  - Poster Roadmap
  - Consumer Tools
    - Insurance card
    - Primary Care vs. Emergency Care
    - Explanation of Benefits
  - Pull-out steps
  - Available in 8 languages and a Tribal version
- Discussion Guide
- Enrollment Toolkit
- Video vignettes
- Community Presentation *NEW!*
- 5 Ways to Make the Most of Your Health Care *NEW!*
- Partner Toolkit *NEW!*

## *Coming Soon:*

- Prevention Materials



Visit [go.cms.gov/c2c](http://go.cms.gov/c2c)

Print copies available from the CMS Product Ordering Warehouse

NEW URL: [go.cms.gov/c2c](https://go.cms.gov/c2c)

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## From Coverage to Care (C2C)

Resources for You and Your Family

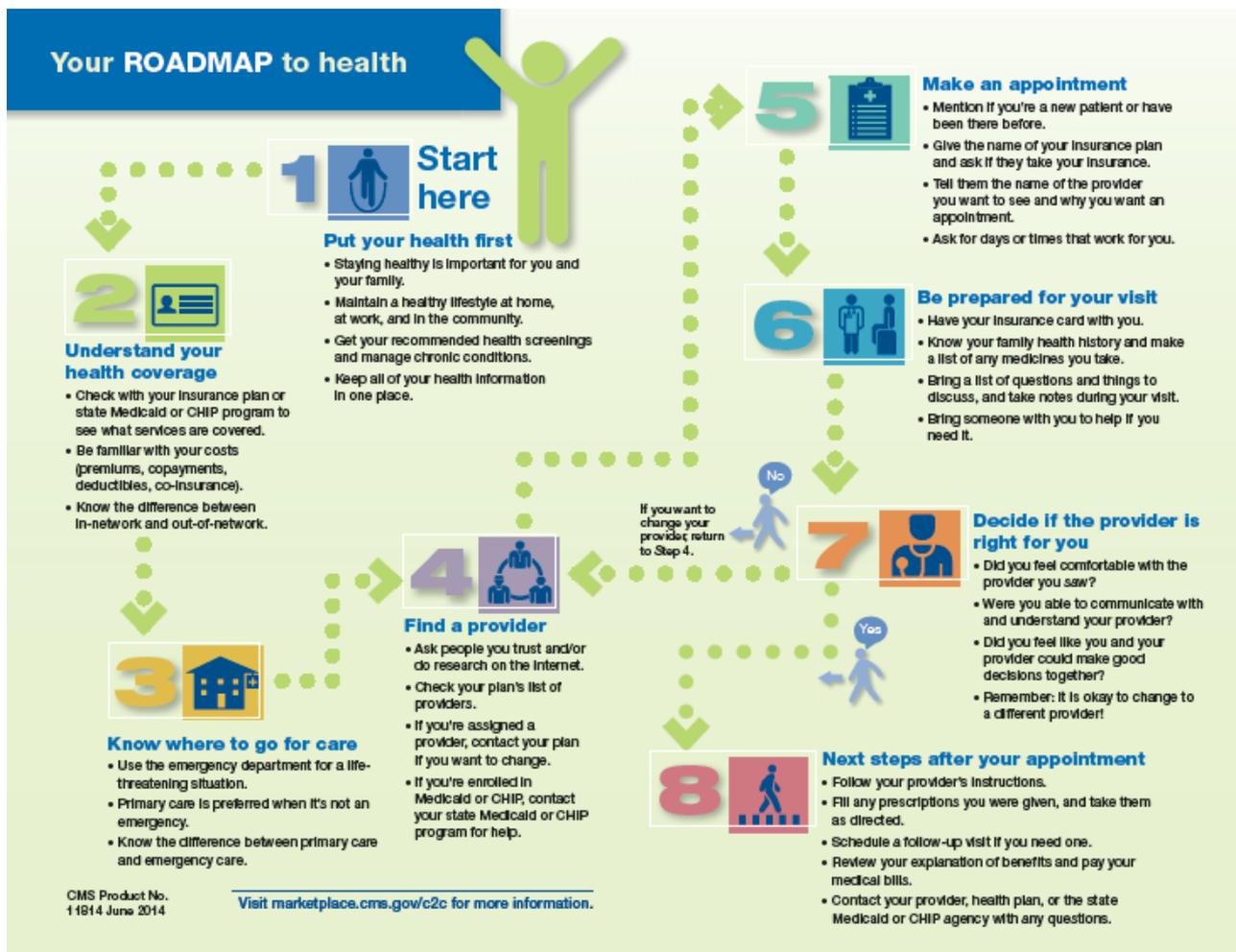
Get Involved in C2C



From Coverage to Care (C2C) is an initiative, developed by the Centers for Medicare & Medicaid Services, to help you understand your health coverage and connect to primary care and the preventive services that are right for you, so you can live a long and healthy life.

We understand health insurance can be a bit overwhelming and confusing at first. However, there are many ways you can make the most of it.

# From Coverage to Care Roadmap



Online at [go.cms.gov/c2c](http://go.cms.gov/c2c)

# Step 1: Put Your Health First

- Staying healthy is important for you and your family.
- Maintain a healthy lifestyle.
- Get recommended health screenings & manage chronic conditions. Many screenings are available with no cost sharing.
- Keep all of your health information in one place.



# Step 2: Understand Your Health Coverage

- Understand key insurance terms
- Review your plan to see what services are covered.
- Know the difference between in-network and out-of-network.
- Understand your out of pocket costs.



# Step 2: Understand Your Health Coverage

- **Premium** is a payment made, usually monthly, to an insurance company for your coverage.
- **Deductible** is the amount you owe for health care services before your plan will start paying for your care. Note: May not apply to all services.
- **Copayment (Copay)** is a fixed amount you pay for a covered health care service or supply. For example, \$15 for a doctor visit.
- **Coinsurance** is your share (a percent) of the costs of a covered service. For example, if your coinsurance is 20%, and the service cost \$100, you pay \$20.

(See the glossary at the back of your *Roadmap* for more definitions.)

# Sample Cost Tables

Having a baby (normal delivery)	
• Amount owed to providers: \$7,540	
• Plan pays \$5,490	
• Patient pays \$2,050	
Sample care costs:	
Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
<b>Total</b>	<b>\$7,540</b>
Patient pays:	
Deductibles	\$700
Copays	\$30
Co-insurance	\$1,320
<b>Total</b>	<b>\$2,050</b>

Managing type 2 diabetes (1 year of routine maintenance of a well-controlled chronic condition)	
• Amount owed to providers: \$5,400	
• Plan pays \$3,520	
• Patient pays \$1,880	
Sample care costs:	
Prescriptions	\$2,900
Medical equipment and supplies	\$1,300
Office visits and procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
<b>Total</b>	<b>\$5,400</b>
Patient pays:	
Deductibles	\$800
Copays	\$500
Co-insurance	\$580
<b>Total</b>	<b>\$1,880</b>

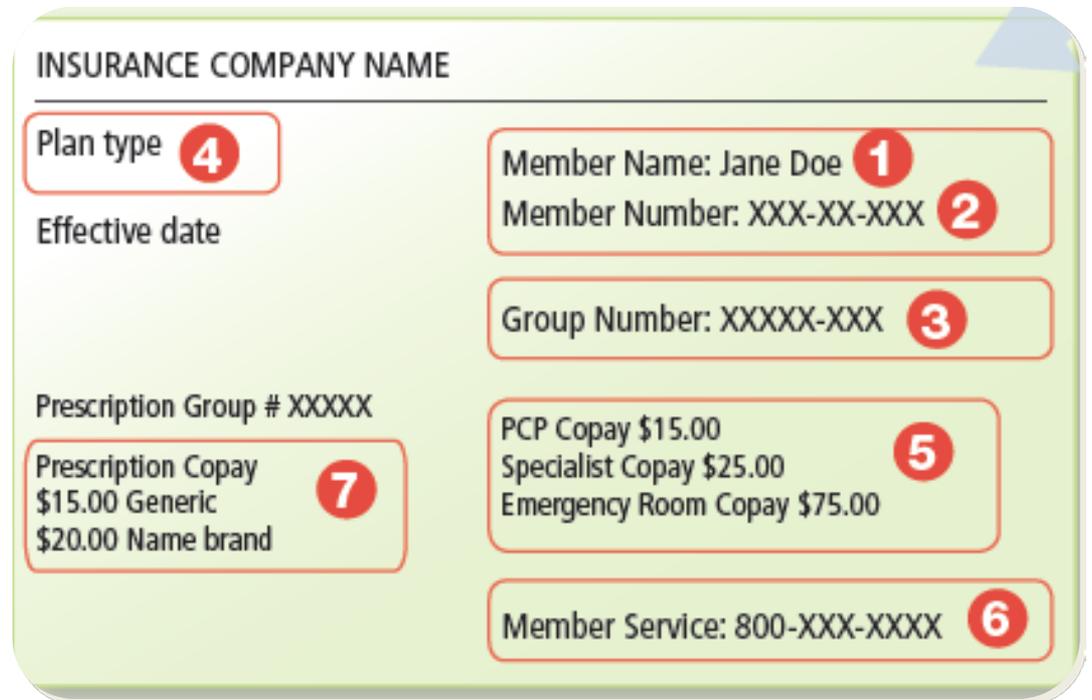
Cost scenarios, like managing Type 2 Diabetes and having a baby, help us **understand what care may cost**, and how the plan may divide these costs.

**NOTE:** These are not real costs.

# Key Terms On An Insurance Card

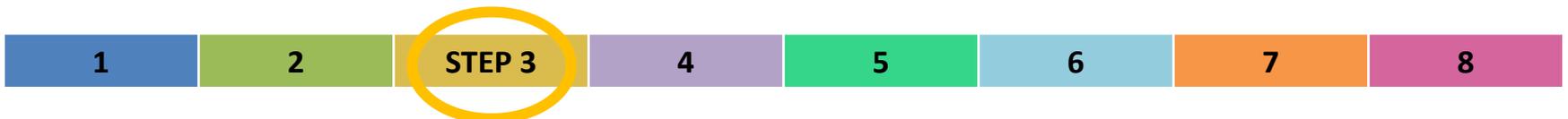
## Key terms

- 1) Member Name
- 2) Member Number
- 3) Group Number
- 4) Plan Type
- 5) Copayment
- 6) Phone Numbers
- 7) Prescription Copayment



# Step 3: Know Where To Go For Care

- Primary care is preferred when it isn't an emergency.
- Only use the ER in a life-threatening situation.
- Know the difference between primary care and care received in the ER, and how costs may differ.



# Primary Care vs. Emergency Care

Primary Care Provider	Emergency Department
<p>You'll pay your <b>primary care copay</b>, if you have one. This may cost you between \$0 and \$50.</p>	<p>You'll likely pay a <b>copay, co-insurance, and have to meet your deductible</b> before your health plan pays for your costs, especially if it's not an emergency. Your copay may be between \$50 and \$150.</p>
<p>You go when you <b>feel sick and when you feel well.</b></p>	<p>You should <b>only go when you're injured or very sick.</b></p>
<p>You <b>call ahead</b> to make an appointment.</p>	<p>You <b>show up when you need to and wait</b> until they can get to you.</p>
<p>You may have a short wait to be called after you arrive but you will generally be <b>seen around your appointment time.</b></p>	<p>You may <b>wait for several hours</b> before you're seen if it's not an emergency.</p>
<p>You'll usually see the <b>same provider each time.</b></p>	<p>You'll see the <b>provider who is working that day.</b></p>
<p>Your provider <b>will usually</b> have access to your health record.</p>	<p>The provider who sees you probably won't have access to your health records.</p>
<p>Your provider works with you to <b>monitor your chronic conditions</b> and helps you improve your overall health.</p>	<p>The provider may <b>not know what chronic conditions you have.</b></p>
<p>Your provider will <b>check other areas of your health</b>, not just the problem that brought you in that day.</p>	<p>The provider <b>will only check the urgent problem</b> you came in to treat but might not ask about other concerns.</p>
<p>If you need to see other providers or manage your care, your <b>provider can help you make a plan</b>, get your medicines, and schedule your recommended follow-up visits or find specialists.</p>	<p>When your visit is over you will be <b>discharged with instructions to follow up</b> with your primary care provider and/or specialist. There may not be any follow-up support.</p>
<p>In some areas, you may be able to go to an <b>Urgent Care Center</b>. If Urgent Care is available in your area, call your health plan before you go to find out how much you will have to pay.</p>	



# Step 4: Find a Provider

- Check your plan's directory to find providers in your network.
- Ask people you trust or do research on the Internet.
- If you were automatically assigned a provider, contact your plan if you wish to change.



## Resources:

- Find a health center near you:  
<http://findahealthcenter.hrsa.gov>.
- Find a mental health provider:  
<http://findtreatment.samhsa.gov>.



# Step 5: Make an Appointment

- Call for an appointment.
  - Tell them if you are sick.
  - Have your insurance information available.
  - Confirm they accept your coverage.
  - Be prepared with a few available dates and times.
- Key questions to ask.
  - What do you do if you need to change or cancel your appointment?
  - Will you pay a penalty for cancelling with less than 24 hours notice?
  - Are there any forms you need to complete before your visit?



# Step 6: Be Prepared for Your Visit

- Take your insurance card, and any forms.
- Be prepared to pay the copayment or coinsurance.
- Ask questions.
- Bring a list of your medications.
- Bring someone with you if you feel more comfortable.



# Step 7: Decide if the Provider is Right For You

- Finding a provider you trust, and can communicate with, is important.
- Key questions to ask:
  - Is this provider someone you can work with over time?
  - Did you feel that you were listened to and your health needs were addressed?
  - Did you feel you were treated fairly by your provider and the office staff?
- It is okay to change providers.



# Step 8: Next Steps After Your Appointment

- Write down your providers' instructions and healthy living tips.
- Schedule any follow-up or other visits and fill prescriptions.
- Review any documents or bills you receive and contact your plan or state Medicaid or CHIP program if you have questions.
- Keep your information current. Log on to your account with [www.healthcare.gov](http://www.healthcare.gov) or your state Marketplace.
- Check your plan during Open Enrollment to make sure it still meets your needs.



# Explanation of Benefits (EOB)

It's a summary of health care charges from the care you or those covered under your policy received. It is NOT A BILL!

**Explanation of Benefits (EOB)** Customer service: 1-800-123-4567



Statement date: XXXXXX      Member name:  
 Document number: XXXXXXXXXXXXXXXXXXXX      Address:  
 THIS IS NOT A BILL      City, State, Zip:

Subscriber number: XXXXXXXXX      ID: XXXXXXXXX      Group: ABCDE      Group number: XXXXXXX

Patient name: \_\_\_\_\_      Provider: \_\_\_\_\_      Claim number: XXXXXXXXXXXX  
 Date received: \_\_\_\_\_      **5** Payee: \_\_\_\_\_      Date paid: XXXXXXXXX

Claim Detail				What your provider can charge you		Your responsibility			Total Claim Cost		
Line No.	Date of Service	<b>1</b> Service Description	Claim Status	<b>2</b> Provider Charges	<b>3</b> Allowed Charges	Co-Pay	Deductible	Co-Insurance	<b>4</b> Paid by Insurer	<b>6</b> What You Owe	<b>7</b> Remark Code
1	3/20/14–3/20/14	Medical care	Paid	\$31.60	\$2.15	\$0.00	\$0.00	\$0.00	\$2.15	\$0.00	PDC
2	3/20/14–3/20/14	Medical care	Paid	\$375.00	\$118.12	\$35.00	\$0.00	\$0.00	\$83.12	\$35.00	PDC
Total				\$406.60	\$120.27	\$35.00	\$0.00	\$0.00	\$85.27	\$35.00	

Remark Code: PDC—Billed amount is higher than the maximum payment insurance allows. The payment is for the allowed amount.

# Other Information in the Roadmap

- Glossary of health coverage terms.
- Resource list.
- Personal health tracking checklist.
- Health information page for coverage and provider information.

# How to Use the Roadmap

- **Start the Conversation.** Use the Roadmap and Discussion Guide as a tool to help people understand their new coverage and understand the importance of getting the right preventive services.
- **Help Consumers Understand.** The Roadmap has a lot of information for consumers. You can help them use it as a resource to refer back to as they journey to better health and well-being.
- **Personalize it.** You know your community. Consider adding local resources and information.

# Happening Now:

# Post Open Enrollment Plan

## Areas of Focus:

- Increase consumer connection to care
- Improve consumer knowledge of health insurance and health literacy
- Encourage consumers to find a primary care provider, schedule an appointment, and use free, preventive services.

## Partnerships:

- National, regional, and local partners

## Activities:

- Identify opportunities for collaboration and coordinated efforts
- Develop outreach plans
- Media
  - Digital -- Expand and improve website to include new resources
  - Utilize listserv content calendars to reach CMS distribution channels
  - Social Media -- Promote on Facebook and Twitter, including use of partners

# New to C2C: Partnership Toolkit

## Get Involved in *From Coverage to Care*



### ABOUT *FROM COVERAGE TO CARE*

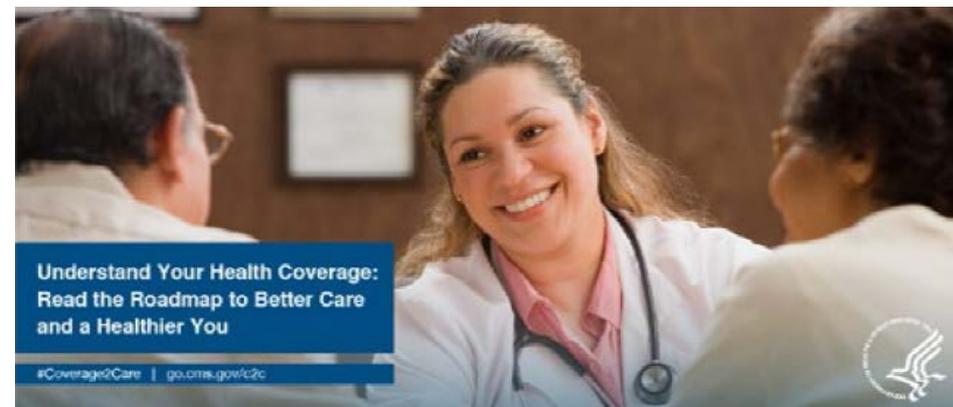
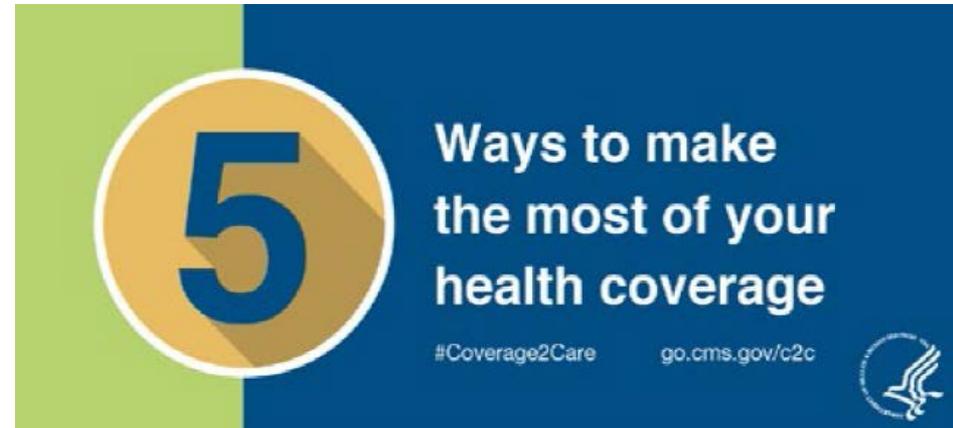
Thank you for your interest in the [\*From Coverage to Care \(C2C\)\*](#) initiative. There are many ways to get involved!

Available as a PDF on the [C2C Webpage, go.cms.gov/c2c](https://www.cms.gov/c2c).

# New to C2C: Partnership Toolkit

## Contents Include:

- About C2C
- Ways to Collaborate
  - Available Resources
  - Spread the Word
  - Add to the Momentum
  - Host an Event
  - Sample newsletter, blog, and social media – *English and Spanish available!*



# What You Can Do: Add to the Momentum

- Publish an article on your blog
- Post a blurb in your newsletter
- Share on social media the C2C resources using the sample posts and graphics.
- Use the web badge to direct people to [go.cms.gov/c2c](https://go.cms.gov/c2c).
- Include direct links on your website to the C2C resources.

# What You Can Do: Plan an Event

- Consider using the C2C Community Presentation slides.
- Work with local hospitals, clinics, and health centers.
- Collaborate with community centers.
- Engage your local church or place of worship.
- Host a webinar or develop a session for a meeting or conference.
- Host a workshop.
- Hold a “Meet Your Provider” open house.
- Send us stories or videos of how your organization uses C2C resources.

# New to C2C:

## 5 Ways to Make the Most of Your Health Coverage



### 1 Confirm your coverage

- Be sure your enrollment is complete. Contact your health plan and/or state Medicaid office.
- Pay your premium if you have one, so you can use your health coverage when you need it.



### 2 Know where to go for answers

- Contact your health plan to see what services are covered, and what your costs will be.
- Read the *Roadmap to Better Care and a Healthier You* to learn about key health insurance terms, like coinsurance, and deductible.



### 3 Find a provider

- Select a health care provider in your network who will work with you to get your recommended health screenings.
- Remember you might pay more if you see a provider who is out-of-network.



### 4 Make an appointment

- Confirm your provider accepts your coverage.
- Talk to your provider about preventive services.
- Ask questions about your concerns and what you can do to stay healthy.



### 5 Fill your prescriptions

- Fill any prescriptions you need.
- Some drugs cost more than others. Ask in advance how much your prescription costs and if there is a more affordable option.

For more information about  
*From Coverage to Care*,  
visit [go.cms.gov/c2c](http://go.cms.gov/c2c)



# Who's Using Our Resources?

- Community Health Centers
- Hospitals
- Insurance Companies
- State and County Health Departments
- Area Agencies on Aging
- Tribal Organizations
- Assistors and Brokers
- Libraries
- Faith-Based Organizations
- Congressional Offices
- Voter Rights Organizations
- Legal Aid Societies
- Universities
- United Way
- SHIP Counselors
- Primary Care Associations
- Dialysis Facilities
- Ryan White Providers

# Contact C2C

Get Resources:

[go.cms.gov/c2c](https://go.cms.gov/c2c)

Contact Us:

[CoverageToCare@cms.hhs.gov](mailto:CoverageToCare@cms.hhs.gov)