

Marketplace Outreach



Best Practices for Outreach to Latino Communities

*Jeanette Contreras, MPP
Office of Communications,
Centers for Medicare and Medicaid Services*

Possible Enrollment Challenges

- Limited English Proficiency
- Fear of immigration enforcement
- Low Health Insurance Literacy
- Limited access to internet, email or telephone
- Believe Marketplace plans are not affordable
 - Fear of not being able to make monthly premium payment
- Complicated application process
- Insurance company notices hard to understand

Possible Technology Barriers

- Mistrust of the internet
 - Fear of identity theft and being reported to immigration
- Slow internet speeds
 - Accessing from a public place- not at home
- Long wait times at the Marketplace call center
 - Not good for mobile phone users
- Creating an email address
 - Not familiar with email
 - Low computer literacy challenges
- Creating a Marketplace account online



Affordability

- Cost is the top barrier for uninsured
 - Fear of not making their monthly premium payments
 - Fear of the individual shared responsibility payment- *aka the fee*
- Raise awareness about eligibility for financial assistance that can lower costs
 - Get financial assistance that can lower costs for accessing health services or lower your monthly premium
 - “Many people applying for coverage through the Marketplace are eligible for advance premium tax credits that can be used to lower their monthly premiums and health care services.”



Key Messages for Assisters

- The importance of having health insurance-
 - Primary care vs. Emergency care
- Know your out of pocket costs
 - When does co-insurance for health services apply?
- Preventive services available for free- with no copay
- Advance Premium Tax credits help to lower monthly premiums and cost-sharing reductions lower costs for accessing health services
- Reassure mixed status families- the information provided through their application for Marketplace coverage will not be used to take immigration action
- If consumers don't have coverage they could have to make a shared responsibility payment.
 - The fee in 2016 could be 2.5% of yearly household income or \$695 per adult person for the year (\$347.50 for each person under 18)



Enrollment and Outreach Best Practices

- Provide culturally and linguistically appropriate services and information
- Provide tutorials and assistance for creating an email account and using the internet
- Work with local organizations/municipalities to distribute information and provide enrollment assistance
- Engage local media
- Spread the word on the street

Adapt CuidadoDeSalud.gov Information

- Make it culturally & linguistically appropriate
- Use language familiar to your community
- Keep information simple and easy to understand
- Use question and answer formats
- Understand cultural beliefs and behaviors



Reaching Young and Healthy Latinos

- Testimonials and vignettes proved effective in targeting potentially skeptical young, healthy Hispanics.



**¡Última
oportunidad!**

El 31 de enero es la fecha límite para inscribirte en un seguro médico para el 2016.

Inscríbete hoy:

CuidadoDeSalud.gov
HealthCare.gov

In-Person Assistance in Your Community

- Trusted sources for information
 - Regular gathering places (churches, schools, libraries, community centers, etc.)
- Accessible location
 - Near public transportation
- Dedicated phone number for appointments
 - Learn about organizations that are assisting with enrollment in your community:
<http://ayudalocal.cuidadodesalud.gov/es/>
- Extended hours of service
 - evenings and weekends

Introduzca ciudad y estado o código postal

e.g., 'Austin, TX' o '33109'

Leveraging Community Resources

- Work with trusted community based organizations
 - Churches, pastors, faith-based organizations
- Seek support from local and municipal agencies that provide social services:
 - County health, housing, homeless and food banks
- Elected officials can lend support:
 - Mayors, Councilmembers, School Board
- Create or work with local Latino coalitions
- Partner with pharmacies and grocery stores

Elements of a Successful Event

- Setup area/staff to sign consumers up for email accounts
- Offer free childcare or supervised play area
- Conduct Marketplace education talks
 - How to select a plan
 - Eligibility for lower costs
- Private laptop or computer stations
 - Use high speed internet connection
 - Access to a printer
 - Ensures that consumer information can be kept private and secure
- Anticipate hosting large numbers of persons
 - Designate where people will line up
 - Provide seated waiting areas

Events & Localized Help



**Join us for an
Enrollment Event
this Monday!**

@ RCMA, Hendry County
551 W. Cowboy Way

CuidadoDeSalud.gov
HealthCare.gov

**Visítanos en el
Latino Enrollment Summit**

¿Cuándo?
Este sábado, 15 de marzo
de 10am a 5pm

¿En dónde?
Union City Housing Authority Pavilion
3911 John F Kennedy Blvd
Union City, New Jersey

CuidadoDeSalud.gov
HealthCare.gov

Engaging Local Media

- Educate media staff about the importance of getting covered
- Seek opportunities to do public service announcements
- Share personal stories
- Invite media to your outreach events
- Send regular updates to local media about enrollment opportunities

Advertising with Deadlines

- Advertising with deadlines performed the strongest and drove enrollment across channels



Inscríbete antes del 31 de enero.

¡No corras el riesgo de una multa de \$695 o más!

CuidadoDeSalud.gov
HealthCare.gov



Se está acabando el tiempo.

El **31 de enero** es tu última oportunidad para inscribirte en cobertura para el 2016.

¡Inscríbete hoy!

CuidadoDeSalud.gov
HealthCare.gov

Successful Assisters Best Practices

- Train bilingual Spanish/English staff that understand the culture and community
- After enrolling someone, ask them to tell their friends and family that enrollment help is available
 - Help spread by word of mouth
- Send weekly updates to local radio and TV outlets
 - Ask people enrolled to give testimonials
(consumers should not feel pressured to do so)

Marketplace.CMS.gov



CMS.gov | About CMS | FAQs | Print | Share

CMS.gov | Health Insurance Marketplace
Centers for Medicare & Medicaid Services

Type search term here

[Get email updates](#)

Health Insurance Marketplace

Welcome to the official Marketplace information source for assisters and outreach partners.

On this site, you'll find information about assister programs and tools to help existing and new Health Insurance Marketplace consumers.

[Applications, Forms, & Notices >](#) [Technical Assistance Resources >](#) [Outreach & Education >](#)

Spotlight

Get the July SHOP Marketplace Social Media Toolkit

About Assister Programs

Get the latest guidance on Assister and Champions Programs, and apply

Training

Get training for navigators, agents, brokers and other assisters

Order CMS Print Resources

How to order resources from the CMS product ordering website

- Need to create an account.
- Go to <http://productordering.cms.hhs.gov> and select the words “create an account.”
- There will be a section for justification for access.
 - Include the type of your organization (for example, “ABC Partnership Group,” an advocacy group for seniors with diabetes).
 - Within 3 business days CMS will grant approval of the account, and you can log in to order products.
- You will receive an email notice of approval.
 - Note: your account won’t be accessible until your access is approved.

Stay Connected

- Sign up to get email and text alerts at HealthCare.gov/subscribe
 - CuidadoDeSalud.gov for Spanish
- Updates and resources for partner organizations are available at Marketplace.cms.gov
- **Twitter** @HealthCareGov / @CuidadoDeSalud
 - #GetCovered or #Asegúrate
- **Facebook.com/Healthcaregov** or CuidadoDeSalud