

Guide to Holding an Enrollment Event

Items Needed (see links below)

- Marketplace Application and Instructions
- 2015 Income Guidelines
- AI/AN Insurance Brochures
- IHS ACA-Requirements for Individuals
- AI/AN Instructions & Exemption Applications
- Hardship Exemption Applications
- Medicaid Applications
- Signage announcing event/purpose

If available:

- Computers
- Portable scanners
- Copy Machine
- Private area to counsel individuals

Staff Roles

- Staff providing technical assistance with the AI/AN Exemption Applications and Health Insurance Marketplace need to have completed the Certified Application Counselor Training. State Based Marketplace requirements may also apply.
- Staff assisting with Medicaid Applications need to be certified (if your state requires).
- Staff providing general assistance like escorts, sign-in, etc. are NOT required to have training or a certification.

Helpful Links

The links below may be printed and shared with the consumer on-site at your event.

- 2015 Household Size and Income Guidelines link -
<https://www.healthcare.gov/qualifying-for-lower-costs-chart/>
- AI/AN Insurance Brochures links
 1. <http://marketplace.cms.gov/outreach-and-education/value-of-health-insurance-american-indian.pdf>
 2. <http://marketplace.cms.gov/outreach-and-education/health-insurance-marketplace-what-it-means-for-american-indians-and-alaska-natives.pdf>
 3. <http://marketplace.cms.gov/outreach-and-education/about-the-health-insurance-marketplace-american-indian.pdf>
- Instructions and AI/AN & Hardship Exemption Application Links
 1. <https://marketplace.cms.gov/applications-and-forms/exemption-application-instructions.pdf>
 2. <https://marketplace.cms.gov/applications-and-forms/tribal-exemption.pdf>
 3. <https://marketplace.cms.gov/applications-and-forms/hardship-exemption.pdf>

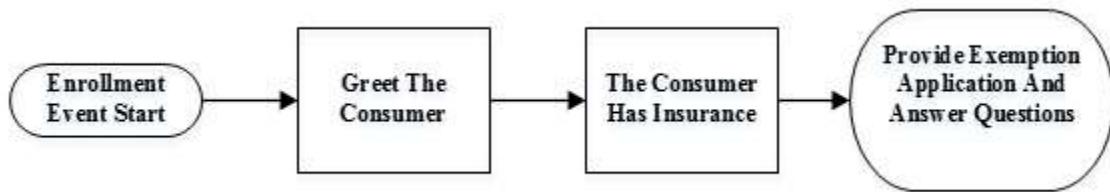
This CMS Tribal Outreach Product Ordering website link can be used to order materials directly from the Centers for Medicare and Medicaid Services:

<http://www.cms.gov/Outreach-and-Education/American-Indian-Alaska-Native/AIAN/CMS-Tribal-Products.html>

Enrollment Process

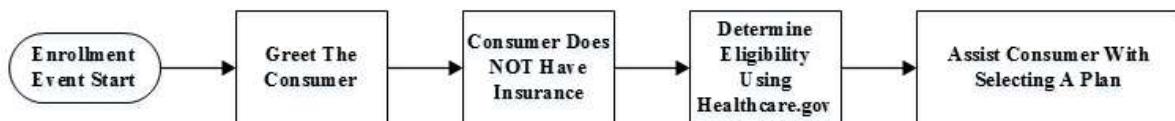
Scenario 1 (already insured):

Staff should determine the coverage needs of the person by politely asking if the person has any type of health benefits coverage such as employer plans, retiree health plans, Medicare, Medicaid, CHIP, TRICARE, Veterans health care programs. If the person has health benefits coverage, they should be reminded of the option and provided the opportunity to fill out an Exemption Application in case they lose their coverage.



Scenario 2 (not insured):

Staff should determine the coverage needs of the person by politely asking if the person has any type of health benefits coverage such as employer plans, retiree health plans, Medicare, Medicaid, CHIP, TRICARE, Veterans health care programs. If the person does not have insurance, they should be referred to trained application counselor staff to be counseled about their health insurance options. Upon filling out the Marketplace application at Healthcare.gov, staff should inform the person of the coverage for which they are eligible. The Exemption Application and the opportunity to fill it out should also be provided. If the consumer isn't ready, you should schedule a follow up appointment.



Apply online

To assist consumers in applying for coverage online, follow these 5 steps:

1. Create an account. Visit our Healthcare.gov, select your state, and choose the “Apply Now” button. The consumer will provide some basic information, create a user name and password, and answer some security questions for added protection.
2. The consumer will fill out the application. They will provide information like income, household members, current health coverage, and more. A checklist can be found here:

<https://marketplace.cms.gov/outreach-and-education/marketplace-application-checklist.pdf>

3. The consumer will get their eligibility results and see all the coverage options they qualify for. They will find out if they qualify for a Marketplace insurance plan with premium tax credits and other savings based on their income and household size. They will find out if they qualify for coverage through Medicaid and the Children's Health Insurance Program (CHIP).
4. The consumer will then choose a plan. If they are eligible to enroll in a Marketplace health plan, they will see all the plans available.
5. The consumer will enroll in a plan. After selecting a plan, the consumer must complete enrollment. The consumer must then contact their new insurance company to pay the first month's premium by the due date.

Apply by phone or paper application:

If you can't provide consumers with access to a computer onsite staff should assist consumers with enrolling in coverage by phone or mail:

- Apply by phone: Call 1-800-318-2596, 24 hours a day, 7 days a week. (TTY: 1-855-889-4325) A customer service representative will work with the consumer to fill out their application, choose a plan that works for them, and complete their enrollment.
- Apply by mail: A consumer can fill out a paper application and mail it in. Once eligibility results are received, they can either go online or contact the Marketplace Call Center to pick a plan and enroll. Paper applications can be downloaded here:

<https://marketplace.cms.gov/applications-and-forms/marketplace-application-for-family.pdf>

Instructions can be downloaded here:

<https://marketplace.cms.gov/applications-and-forms/marketplace-application-for-family-instructions.pdf>

Additional Tips

- Some locations are open to the public, free of charge and have computer labs including schools and libraries;
- High traffic events may be held at grocery stores, health fairs, chapter houses, Tribal Council Chambers, staff events and tribal events;
- You should advertise that consumers should bring documents needed for enrollment such as employer and income information for every member of the household who needs coverage (pay stubs or W-2 forms), tribal enrollment cards, current coverage information;
- You should offer follow up appointment to consumers who are interested in enrollment but do not have documents or availability to complete enrollment on site.