



Habits of Highly Effective Assistors

2016 Building Better Health Conference



Facilitator: Allison Summerton, Colorado State Director, Enroll America

Presenters:

Greg Olson, Connect for Health Program Coordinator, Hilltop's Health Access, Grand Junction, CO

Eileen Hunt, Certified Health Coverage Guide, Broomfield Health And Human Services, Broomfield, CO

Stacey Wright, Program Manager & Certified Health Coverage Guide, Tri-County Health Network, Telluride, CO

Audrey Hoener, Director of Outreach Services, Denver Health School & Community Programs, Denver, CO



What we hope to discuss and learn about today

Strategies and best practices to use during an enrollment appointment.

- **Panel – Best Practices from Enrollment Experts**
- **Small Group Breakout: Case Studies**
- **Reconvene: Share New Strategies**



- **Greg Olson: 10-Steps to Manage the Customer Experience for an Enrollment Appointment**
- **Eileen Hunt: Helping Consumers to Understand the Benefits of a Silver CSR Plan**
- **Stacey Wright: Incorporating Health Insurance Literacy in the Enrollment Appointment – Marketplace Plans**
- **Audrey Hoener: Incorporating Health Insurance Literacy in the Enrollment Appointment – Health First Colorado and CHP+**

Hilltop's Health Access

A Certified Assistant Site for Connect for
Health Colorado



Our 10 – Step Customer Experience Workflow

A Brief Overview

Gregory Olson
Hilltop's Health Access

Cont. Appointment Screening:

What to Bring: (for each member of the household)

- Birthdates
- Social Security Numbers
- Legal Status Documents
- Current Paystub, Profit & Loss Statement, etc.
- PEAK/C₄HCO Current or Previous Account Log-in Information
- Other Insurance Information

Step 2: Confirmation Call

- Health Coverage Guide reviews next-day appointments and makes a reminder/confirmation call
- Includes:
 - Date of Appointment
 - Name of Guide Scheduled
 - Meeting Address
 - What to Bring: (Repeat of initial appt. list)

Step 3: Welcome/Authorizations/ Customer Service Log

- **Welcome**
 - Warm, friendly, professional greeting to set the customer at ease and feel they are seeing a competent professional.
- **Authorizations**
 - C4HCO
 - HIPPA
 - Register to Vote
- **Customer Service Log: Name, address, etc.**

Step 4: Getting to Know the Customer

“How Can I Help You Today?”

- Makes a clear transition from “filling forms” to consultation
- This is the time to LISTEN for your customer’s needs:
 - What is important to them: affordability, pre-existing needs, favorite providers, prescription list, etc
 - Do they travel?
 - College kids living out of town?
 - Employment situation?

Step 5: Opening the Account & Completing the Application

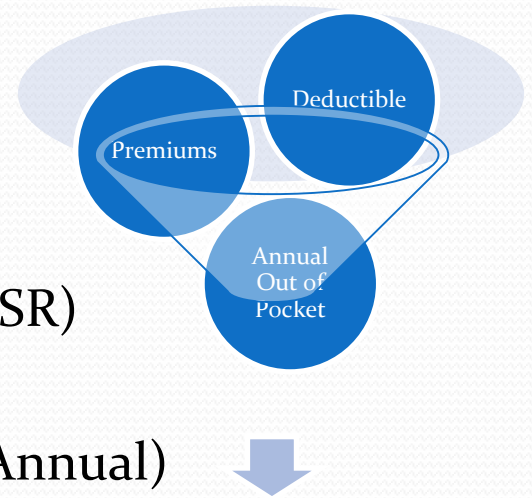
- Highly recommend showing the customer the Kaiser Family Foundation Calculator to “preview” costs & possible discounts that MAY exist for them (This often helps ease anxiety)

(kff.org/interactive/subsidy-calculator/)

- Determine Eligibility

Step 6: Health Information Literacy – Interpreting the Results

- **Affordability**
 - Premium- Can I pay the monthly payments? (APTC)
 - Deductible – Can I pay out of pocket costs? (CSR)
 - Annual Out of Pocket Maximum – What if a really big medical expense is incurred? (Max Annual)
- **Personal Health Care Access**
 - Do they know how to find a doctor, etc?
- **Personal Health Care Usage**
 - Inform of 10 Essential Health Benefits, Wellness & Prevention



Affordability

Step 7: Build Customer's Health Insurance Literacy Portfolio

Fill customer's binder based on personal needs:

- Basic Terms
- Medicaid/CHP+ Resources
- Eligibility Determinations
- Correspondence
- Child-specific Information

(Printed from Local Resource Library Folder as needed)

Step 8: Final Customer Questions

Ask the customer if they have any additional questions prior to making their decision to enroll

This is typically where I talk about the difference between the assistance of a health coverage guide, and a local, licensed insurance broker

Ask if THEY are comfortable choosing THEIR plan now, or would like assistance from a broker

Step 9: Finalize Enrollment

Complete enrollment and print documents

Or

If customer desires, assist in selection and warm hand-off to local broker to select best plan.

Step 10: Customer Satisfaction Survey

- Give to customer to complete
- Follow-up Permission signed if desired

Questions??

Gregory Olson
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COST SHARING REDUCTIONS

Eileen Hunt

Certified Health Coverage Guide



October 2016

Cost Sharing Reductions

- Colorado has the LOWEST Financial Assistance Enrollment in the nation
- Let's improve that
 - What IS Cost Sharing?
 - What are the Reductions?
 - How do we get them?
 - Why DON'T clients take them?
- How do we help clients make the choice?
 - Tools
 - Client Input
 - Numbers
 - Comparisons



The Importance of CSR

- Extra financial assistance available for those between 133%-250% of the Federal Poverty Level (FPL)
- Health Insurance limits the overall amount of money you have to pay for health care services in a calendar year
- Insurance has a monthly cost component (the Premium) and different Cost Sharing components
- Cost Sharing includes
 - Deductibles
 - Maximum Out of Pocket Maximums (OOP)
 - Co-payments (Co-pays)
 - Co-insurance



Cost Sharing Definitions

- **Deductible:** the amount a person owes for services their health plan covers BEFORE the plan begins to pay
- **Co-insurance:** a percentage of the costs of a covered health service that a person has to pay. The **deductible** usually has to be met before co-insurance applies.
- **Co-payments:** a fixed amount offered by the plan for certain services, usually doctors' visits and drug payments. Co-payments are available without meeting the deductible.
- **Out of Pocket Maximum (OOP):** the MOST a person has to pay for health care services in a policy period. OOP does not include balance billing; out of network costs or spending on non-essential health benefits.



It's all About the Numbers

- Help clients select the plan that offers them the best value for their needs: EXPLAIN the numbers!
- Actuarial Value
 - The percentage of total average costs for covered benefits that a plan will cover.
 - Rule of thumb: plans with a better Actuarial Value have better **Cost Sharing** in exchange for higher Premiums
- Metal Tiers
 - A metal color is used to group plans from all different carriers that offer equivalent **Actuarial Value** even when the dollar amounts of the **Cost Sharing** are different
 - 60, 70, 80, 90: what are these?
 - Extra credit: 73, 87, 94: what are these?



Cost Sharing and Metal Tiers

In general, **lower** member cost-sharing and **higher** premiums



In general, **higher** member cost-sharing and **lower** premiums

ACA Precious Metal Tiers	
Plan Tier	Actuarial Value
Platinum	90%
Gold	80%
Silver	70%
Bronze	60%

Actuarial value percentages represent how much of a typical population's health care spending an insurance plan expects to cover.



Impact of CSR: Example


How Does the Cost-Sharing Reduction Level Affect Cost-Sharing Charges? 2016 Single Individual HMO Plan

	Standard Silver Without CSR	CSR for 201-250% FPL (\$23,878 – \$29,700)	CSR for 151-200% FPL (\$17,938 – \$23,760)	CSR for up to 150% FPL (up to \$17,820)
Actuarial Value	70% AV	73% AV	87% AV	94% AV
Deductible	\$2,500	\$2,000	\$0	\$0
Max Out of Pocket (OOP) Limit	\$6,850	\$6,545	\$2,250	\$2,250
Doctor Visit (Co- Pay)	\$30	\$30	\$10	\$10
Co-Insurance (after deductible)	30%	30%	30%	10%



Silver Plan with CSR Vs Bronze Plan

**FIGURE 2:
Comparing Different Plan Tiers**

 <p>John Age: 24 PTC: \$3,491 Income: \$23,540</p>	<p>Example 1: Silver Plan Total Premium: \$5,000 John's Premium Contribution: \$126/month Plan AV with CSR: 87%</p>	<p>Example 2: Bronze Plan Total Premium: \$3,000 John's Premium Contribution: \$0 / month Plan AV without CSR: 60%</p>
	<p>Sample Silver-CSR Plan (enrollee pays)</p>	<p>Sample Bronze Plan (enrollee pays)</p>
Deductible	\$250	\$3,000
OOP Maximum	\$2,000	\$6,850
Inpatient Hospital	\$250 per admission	50% of the charge
Physician Visit	\$15	\$35



From <http://www.healthreformbeyondthebasics.org/cost-sharing-charges-in-marketplace-health-insurance-plans-part-2/>



Get Started

- Information you need
 - Estimated MAGI for 2017
 - Number of people in the Tax Household
 - Ages of the individuals
- Tools to use
 - <http://kff.org/interactive/subsidy-calculator/>
 - SBC's: Summaries of Benefits and Coverage
 - Client's NOA (Notice of Action)



Demonstration



Questions?

Eileen Hunt

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720.887.2202



Incorporating Health Insurance Literacy in the Enrollment Appointment

Stacey Wright

Program manager and Certified Health Coverage Guide

Tri-County Health Network

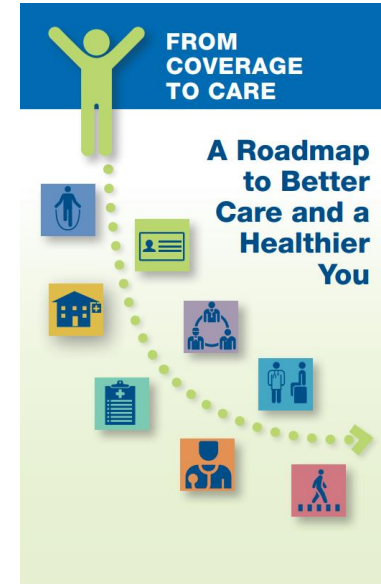
Telluride, Colorado

Gage the Health Insurance Literacy of your Customer by asking a few basic questions:

- 1. Have you ever had health insurance before?**
- 2. If yes,**
 - Do you have a Primary Care Provider?
 - Did you use your preventive care benefits last year?
- 3. Review the terms: premium, deductible, out of pocket maximum, co-pay and in-network providers vs out-of-network providers.**

Tailor the education to the individual and the community:

- Standard definitions using A Roadmap to Better Care & A Healthier You
- How to read an EOB
- How and When to report income changes
- Qualifying Life Change Events
- Preventive Benefits
- Essential Benefits
- Medicaid & CHP+ benefits (as necessary), including dental



Reading your Explanation of Benefits (EOB)

After you visit your provider, you may receive an Explanations of Benefits (EOB) from your insurer. This is an overview of the total charges for your visit and how much you and your health plan will have to pay. An EOB is NOT A BILL and helps to make sure that only you and your family are using your coverage. You may get a bill separately from the provider.

Here's an example of an Explanation of Benefits

Your insurance plan's or Medicaid or CHIP agency's **Customer Service Number** may be near the plan's logo or on the back of your EOB .

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

Statement date: XXXXXX Member name: XXXXXXXXXXXXXXXXXX
 Document number: XXXXXXXXXXXXXXXXXXXXXXXX Address: XXXXXXXXXXXXXXXXXX
 City, State, Zip: XXXXXXXXXXXXXXXXXX

THIS IS NOT A BILL

Subscriber number: XXXXXXXXXXXX ID: XXXXXXXXXXXX Group: ABCDE Group number: XXXXXXXX

Patient name: XXXXXXXXXXXX Provider: XXXXXXXXXXXX Claim number: XXXXXXXXXXXX
 Date received: XXXXXXXXXXXX Payee: XXXXXXXXXXXX Date paid: XXXXXXXXXXXX

Line No.	Date of Service	Service Description	Claim Status	What your provider can charge you		Your responsibility		Total Claim Cost		Remark Code	
				Charges	Allowed Charges	Co-Pay	Deductible	Co-Insurance	Paid by Insurer		What You Owe
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.

Discuss Post Enrollment Follow-up, Explain How and Why

- 1 month to make sure they get their info & are signed up to pay their bill
- 3 months to make sure they have a PCP and have plans to use preventive care
- 6 month follow up to verify no change in income or need of help
- Continue per the needs of your client

Ask permission to Provide Post Enrollment Follow-up

- Consent form
- Best way to follow-up (Email, Phone, Appointment, Text)

Health Insurance Literacy Resources

- **Covered HQ: Colorado Health Literacy Resources** <https://www.coveredhq.org/>
- **Covered HQ Monthly Health Insurance Messaging** <https://www.coveredhq.org/plans/>
- **Connect for Health Colorado Glossary of Terms and FAQs**
<http://connectforhealthco.com/resources/the-basics/glossary-of-terms/>
<http://connectforhealthco.com/category/faq/>
- **CMS Coverage to Care:** <https://marketplace.cms.gov/technical-assistance-resources/c2c-roadmap.pdf>
- **HIL for Young Invincibles:**
<http://health.younginvincibles.org/>
<http://younginvincibles.org/hcadvocates/#resources>
- **Raising Women's Voices:** www.myhealthmyvoice.com
- **Covering Wisconsin:** <http://www.coveringwi.org/>

TRI-COUNTY HEALTH NETWORK

Stacey Wright
Programs Manager
Tri-County Health Network
PO Box 4222
238 E. Colorado Ave., Ste.8
970.708.0741 cell
970.708.7096 office
tchnetwork.org





Denver Health Outreach Services

Incorporating Health Insurance Literacy in the Enrollment Appointment for Health First Colorado

Audrey Hoener
Director of Outreach Services
Denver Health School and Community Programs

Denver Health Outreach Services



School-Based Health Center (SBHC)

Need Insurance enrollment help?

Community Health Care Advisors (CHA) are available through all School-Based Health Centers to assist your student and family re-determine eligibility and through the application process for one of the following programs: Health First Colorado (Medicaid), CHP+, Connect for Health Colorado, and Discount Programs (DFAP & CICP)

SBHC CHA TEAM

Felisha Nieto

(303) 602-6780

Ibes Madan

(720) 354-0850

Isabel Luna

(720) 357-6836

Katherine Serrano

(303) 828-8903

Lorena Cuarenta

(720) 334-5819

Nematullah Ezat

(303) 913-8477

• Main office location

- WEST*
- EVIE DENNIS*
- RACHEL B. NOEL
- MARTIN LUTHER KING JR.
- KEPNER*
- MANUAL
- BRUCE RANDOLPH
- NORTH*
- LAKE
- MONTBELLO
- LINCOLN*
- KUNSMILLER
- JOHN F. KENNEDY
- PLACE BRIDGE*
- SOUTH
- THOMAS JEFFERSON



Talk to me today about your health coverage options!

Accidents Happen
YOU need to know the DIFFERENCE between Having and NOT Having Health Insurance



Date:

Time:

Location:

The Good News is that you and your family now have health insurance!

Health First COLORADO
Colorado's Medicaid Program

Member name:
Member ID #:

- Talk to a nurse anytime at 1-800-283-3221. Dial 911 or go to the ER in a life threatening emergency.
- View coverage and co-payment info or find a provider:
 - Colorado.gov/HCPF
 - PEAKHealth mobile app
 - Call 1-800-221-3943 or State Relay 711, M-F, 7:30am-5:15pm
- Keep your coverage and info current.
 - Colorado.gov/PEAK
 - PEAKHealth mobile app
- Bring a photo ID when you go to your provider or pharmacy.

Providers: This card does not guarantee eligibility or payment for services. You must verify identity and eligibility before providing services.



UnitedHealthcare Customer Logo Here www.fooldcny.com

Health Plan (80840) 911-87726-04

Member ID: **999999876** Group Number: **987654**

Member: **SUBSCRIBER I BROWN** SPONSOR OR COMPANY NAME
Dependents: **SPOUSE I BROWN** SECOND LINE OF SPONSOR NAME
CHILD A BROWN
CHILD B BROWN Payer ID: **87726**
CHILD C BROWN

medco
Rx Bin: 610014
Rx Grp: UHEALTH

Copy: Office / Spec / ER / URG
SMB / SMO / SMO / SMO

DOI - 0501 UnitedHealthcare Options PPO Underwritten by UnitedHealthcare Insurance Company

ELEVATE BY DENVER HEALTH MEDICAL PLAN Silver Expanded 70 CO-DOI

Card Issued: **Denver Health**
Member ID#: **PRE/PCP/SPC/ER/UC/Hospital**
Member Name: **0/40/65/250/125/Ded&Co-ins**
Group #
Medical Record #: **Expanded Network**
DH Payer Plan: **N12** **PRE/PCP/SPC/ER/UC/Hospital**
0/40/65/250/125/Ded&Co-ins

MedImpact

RxBIN 003585 **Out of Network**
RxPCN ASPROD1 **ER/UC**
RxGrp DHM08 **250/125**
Pharmacy #: **Prior authorization required for Surgery, Inpatient, DME, and SNF.**

DENVER HEALTH MEDICAL PLAN, INC. Denver Health Medical Plan, Inc. Child Health Plan Plus CO-DOI

Card issued: **CHR**
Member ID#: **Child Health Plan Plus**
Member Name:
Group #
Medical Record #: **In Network Prescriptions**
DH Payer Plan: **N03** **\$0 \$0**
Out of Network
ER/UC
\$0

MedImpact

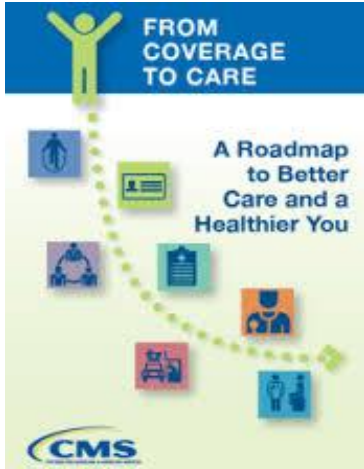
RxBIN 003585 **Language:**
RxPCN ASPROD1 **Prior authorization required for Surgery, Inpatient, DME, and SNF.**
RxGrp DHM03
Pharmacy #: **00000000 00**

But do you know what to do with health insurance?

Providing Education



**Health First
COLORADO™**
Colorado's Medicaid Program



DELTA DENTAL

Hey, Parents!

Did you know that children with tooth decay typically miss more school than children with head lice? And that your dentist at Health First Colorado can also offer your child's overall health care wellness?

Dental cavities are preventable. As a CHIP+ member, your child has access to dental care that can keep her smile healthy and beautiful too. Inspiring your child's oral health and ensuring a bright future is as easy as...

- 1. Select a CHIP+ Dentist**
Use your phone, check our directory from the CHIP+ Provider Directory at coloradohealth.com, or call us at 303-635-5000.
- 2. Schedule an Appointment**
Use your CHIP+ benefits for two dental visits and two cleanings each year!
- 3. Ask Your Dentist About Sealants**
Sealants are a thin plastic coating that helps prevent cavities. They should be placed when your child's molars first come in - usually around age 6-7! Great!

For more information visit coloradohealth.com

CANCER	Prevention	VACCINES	Behavior	Pregnancy-related	Neurocognitive Health
Cervical Cancer	• Pap testing	• HPV vaccine	• Safe sex practices	• Prenatal care	• Early detection of cervical cancer
Colon Cancer	• Regular screening	• None	• Healthy diet	• Prenatal care	• Early detection of colorectal cancer
Endometrial Cancer	• Pelvic exams	• None	• Healthy diet	• Prenatal care	• Early detection of uterine cancer

PEAK MAINTAINING SEAMLESS HEALTH COVERAGE

1 Report Changes

When to Report
Report Changes within 10 days

What to Report
Report changes regarding:
- Income
- Household size
- Pregnancy
- Citizenship Status
- Address
- Aid rules.

How to Report
Phone:
County Human Services
In-Person:
County Human Services
Mail:
Colorado.gov/PEAK
PEAKHealth Mobile App:
Colorado.gov/Health.com

Change Processing
County Human Services

2 Get Result

Eligibility
Result: No change
- No action required and remain enrolled in Medicaid / CHIP+.
Result: Denial for Medicaid / CHIP+
- Loss of minimum essential coverage (MEC)
- Loss of MEC may qualify for Special Enrollment Period (SEP) to purchase private health coverage.

Communications
When eligibility changes, a Notice of Action (NOA) letter is sent at least 10 calendar days before changes take effect.
U.S. Mail
PEAK Mail- Center Dates

Coverage End Dates
Medicaid and CHIP+ coverage ends the last day of the month indicated in NOA.
U.S. Mail
PEAK Mail- Center Dates

Change Processing
Coverage terminates at the end of the month

3 Enroll

Special Enrollment Period – SEP
60-day period to enroll / switch health plans outside of annual open enrollment

Qualify for Change
Event
SEP: The 60-day SEP is triggered by a qualified life change event (QLCE)
Example: The QLCE is loss of Medicaid. The SEP to purchase a private plan is triggered by the date Medicaid coverage ends.

Health Plan Effective Dates
Effective date of the health plan depends on the dates of coverage loss and enrollment in a health plan. For example:
Enrollment after loss of coverage:
- Health plan coverage will be effective on the 1st of the month following enrollment.
- Note: Enrolling in a health plan after losing MEC will result in a coverage gap.
Enrollment before loss of coverage:
- Future loss of MEC can be reported up to 90 days in advance.
- Health plan coverage will be effective on the 1st of the month after previous coverage ends.

SEP: Report changes proactively whenever possible.



Southwest Neighborhood | 2023-2025 SCHOOL YEAR
Vicentino del Suroeste | AÑO ESCOLAR 2023-2024

Denver Health
School-Based Health Centers
Denver Health
Centros de Salud Escolares



Neighborhood School	Designated School-based Health Center	Neighborhood School	Designated School-based Health Center	Neighborhood School	Designated School-based Health Center
Barrows	Kapner	Chavez	Kapner	Harland	Kapner
Chavez	Kapner	Chavez	Kapner	Harland	Kapner
Chavez	Kapner	Chavez	Kapner	Harland	Kapner
Chavez	Kapner	Chavez	Kapner	Harland	Kapner
Chavez	Kapner	Chavez	Kapner	Harland	Kapner
Chavez	Kapner	Chavez	Kapner	Harland	Kapner
Chavez	Kapner	Chavez	Kapner	Harland	Kapner
Chavez	Kapner	Chavez	Kapner	Harland	Kapner
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Chavez	Kapner	Chavez	Kapner	Harland	Kapner
Chavez	Kapner	Chavez	Kapner	Harland	Kapner

Additional Resources

SNAP Into Health Food Assistance

Makes it Easier to Get Healthy Food.

A Denver Human Services SNAP Into Health representative can help you apply for benefits.

You can apply or receive information about:

- Food Assistance
- Health Insurance
- Healthy Cooking Classes
- Financial Coaching
- And other resources



LEAP
warmth in every home

Questions:
(720) 944-3866 OR
www.denvergov.org/snapintohealth



SNAP Into Health is generously supported by a grant from The Colorado Health Foundation.

Do you need help paying for child care?

Call CCAP.

Denver County Residents, call 720-944-KIDS (5437) or visit www.denverccap.org.

The Denver Child Care Assistance Program (CCAP) helps eligible families that are working, going to school or looking for a job afford child care.

CCAP provides financial assistance for infants to children up to age 13 and for special needs youth up through age 18. We help families afford full-time care, part-time care and summer-time care.

We are currently accepting applications from parents/caretakers who are:

- Employed or self-employed and earn at least minimum wage for the hours worked.
- Attending high school, college for the first bachelor's degree or vocational program, or earning a GED or ESL.
- Currently searching for a job.

Denver CCAP Income Requirements

Family Size	Maximum Monthly Income Before Taxes
2	\$2,945
3	\$3,711
4	\$4,477
5	\$5,253
6	\$6,004
7	\$6,756
8	\$7,518
9	\$8,278

Income guidelines effective December 2014 and are subject to change at any time.

Financial Empowerment Center

LIVING PAYCHECK TO PAYCHECK? WE CAN HELP.

Denver's Financial Empowerment Center delivers free financial coaching in English and Spanish.

Our trained coaches work with you one-on-one to help you build a budget that will make your money go further.

The coaches can also help you build a plan to pay down debt or improve your credit.

It's never too soon to set financial goals for your future.

To meet with a financial coach, call

720-944-2498

or email fec@mpoweredcolorado.org.

For more information, visit www.denvergov.org/financialempowerment.

a program of



partnering with



NEED HELP BUYING GROCERIES?

- Receive one-on-one assistance with applying for **food stamps**
- Referrals to **food pantries** and free meals
- Get information on child and senior **nutrition programs**

Food Resource Hotline

CALL US TODAY! STATEWIDE TOLL-FREE **855-855-4626**
METRO DENVER **720-382-2920**



Find out more at HungerFreeColorado.org.



[/HungerFreeColorado](https://www.facebook.com/HungerFreeColorado)



@HungerFreeCO

DENVER BOTANIC GARDENS Farm Stand





Denver Health Outreach Services

Audrey Hoener

Director of Outreach Services

Denver Health School and Community Programs

303.602.8969

Thank You! Questions?

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