

# Health Insurance Renewal Tracking Checklist

Use this checklist to track the key steps to support Ryan White HIV/AIDS Program (RWHAP) clients who are re-enrolling in health insurance.

Revised September 2017

Some renewal processes differ between states and health insurance programs. Please check with your local Marketplace or state agency about specific procedures.

Clients will require different levels of assistance during the renewal process. Clients changing health care plans or health insurance programs may need more help. Follow the checklist steps that are relevant to each client.

## Enrollment Steps



### Step 1: Get started.

- Describe the renewal process, the Open Enrollment time frame, how to submit renewal information, how long it will take, and when renewed benefits start.
- Describe how the Marketplace will automatically redetermine the client's eligibility for financial help.
- Discuss the importance of logging into the Marketplace to update information, such as income and household size, and the potential consequences of not reporting changes.

### Step 2: Address client concerns, questions, and fears about health insurance.

- Discuss the client's concerns about renewal and/or insurance.
- Discuss any changes to the client's current health plan that will take effect in the next year.
- Talk to the client about his/her current health needs and whether his/her current plan meets those needs.
- Explain that RWHAP can still provide services not covered by insurance and may help pay some of the costs for health coverage, such as premiums and co-pays.
- Explain the importance of filing taxes to maintain financial assistance. Tell clients to reconcile their tax credits each year by completing tax Form 8962- using Form 1095-A.

### Step 3: Fill-in application.

- If you do not provide renewal assistance, contact an enrollment assister to help. Help the client find assistance in another language, if necessary.
- Begin the renewal process, including updating the client's Marketplace or Medicaid information.
- Explain that to be eligible for tax credits, the client must allow the Marketplace to collect tax information.

*Keep track of important dates, outcomes and notes.*

**Step 3: Fill-in application (continued)**

- Review the client's current health care plan and discuss why and how to change health plans.
- Help the client select a health care plan. Check with your local ADAP to see if they recommend and/or provide financial support for certain health care plans.
- Keep track of important dates, outcomes and notes.
- Submit application.
- Follow-up on submitted application.

**Step 4: Submit application.**

- Explain what happens after the renewal information is submitted, including letters the client may receive.
- Copy the renewal information for the client and file it (if allowed/ applicable).
- Submit the renewal application and keep track of the application number, if applicable.

**Step 5: Follow-up on submitted application.**

- Support the client to check the status of their renewal application.
- Update other RWHAP programs, including ADAP, about the client's new enrollment status, including completing any required paperwork.
- Discuss the client's questions and concerns about his/her renewal status.

**Step 6: Use benefits.**

- Talk with the client about how to use insurance, including access to covered medications and services, such as primary and specialty care.
- Explain how ADAP and other RWHAP providers and services will work with the client's insurance.
- Discuss what costs the client may be responsible for, and the importance of paying premiums and other costs on time.
- If needed, help client find a doctor covered by his/her plan.

**Step 7: Stay enrolled.**

- Explain when and how to report life changes that may change the client's eligibility for insurance and/or ADAP and allow him/her to qualify for a Special Enrollment Period (SEP).
- Contact the client before open enrollment begins, or 60-90 days before the renewal date.
- Talk to the client about how and when to renew health insurance and ADAP eligibility, including the need for client to log into his/her Marketplace account each year to start the redetermination process, review health plan options, and/or pick a new plan.

*Keep track of important dates, outcomes and notes.*

**Are you or your staff helping clients enroll or renew health care coverage for 2018?**

Use the ACE TA Center [Marketplace Plan Renewal Deadlines and Flowchart](#) as a guide.

This tool was prepared by JSI Research & Training Institute, Inc. and supported by the Health Resources and Services Administration (HRSA) of the U.S. Department of Health and Human Services (HHS) under Grant #UF2HA26520, Supporting the Continuum of Care: Building Ryan White Program Grantee Capacity to Enroll Eligible Clients in Affordable Care Act Health Coverage Programs. This information or content and conclusions are those of the author and should not be construed as the official position or policy of, nor should any endorsements be inferred by HRSA, HHS or the U.S. Government.