

The COVID-19 Special Enrollment Period: How RWHAP clients can benefit

Access, Care, and Engagement (ACE) TA Center
March 9, 2021

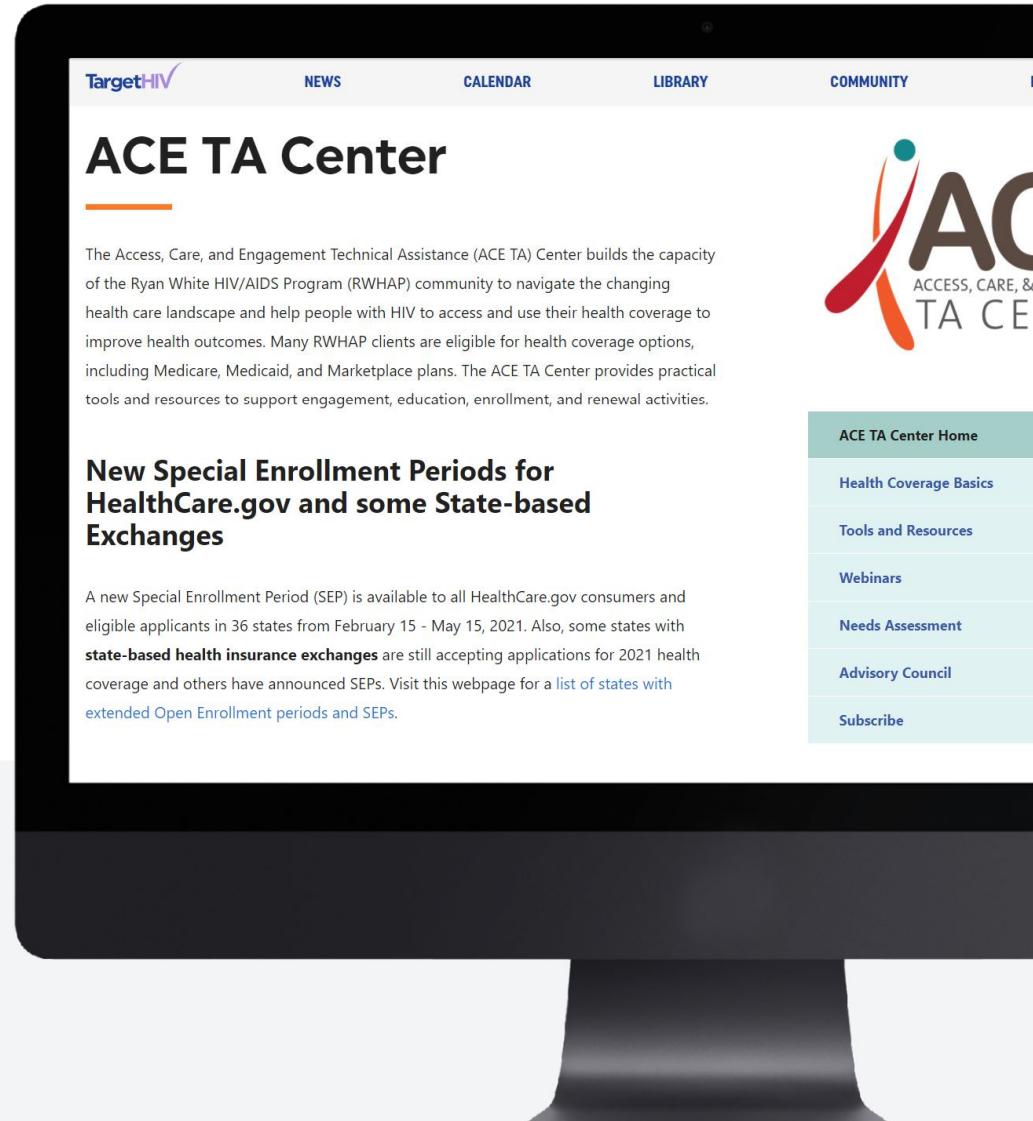


How to Ask a Question

Attendees are in **listen-only** mode.

If you have a question, **use the chat box** at the lower-left of your screen to chat with the presenter.

You may also **email questions** to acetacenter@jsi.com after the webinar.



The image shows a computer monitor displaying a webpage from the ACE TA Center. The page has a dark header with the TargetHIV logo and navigation links for NEWS, CALENDAR, LIBRARY, and COMMUNITY. The main content area features a section titled "ACE TA Center" with a description of the center's mission to support the Ryan White HIV/AIDS Program community. Below this is a news article about new enrollment periods for HealthCare.gov and state-based exchanges. A sidebar on the right lists various resources and links. The monitor sits on a desk with a keyboard and mouse.

TargetHIV

NEWS CALENDAR LIBRARY COMMUNITY

ACE TA Center

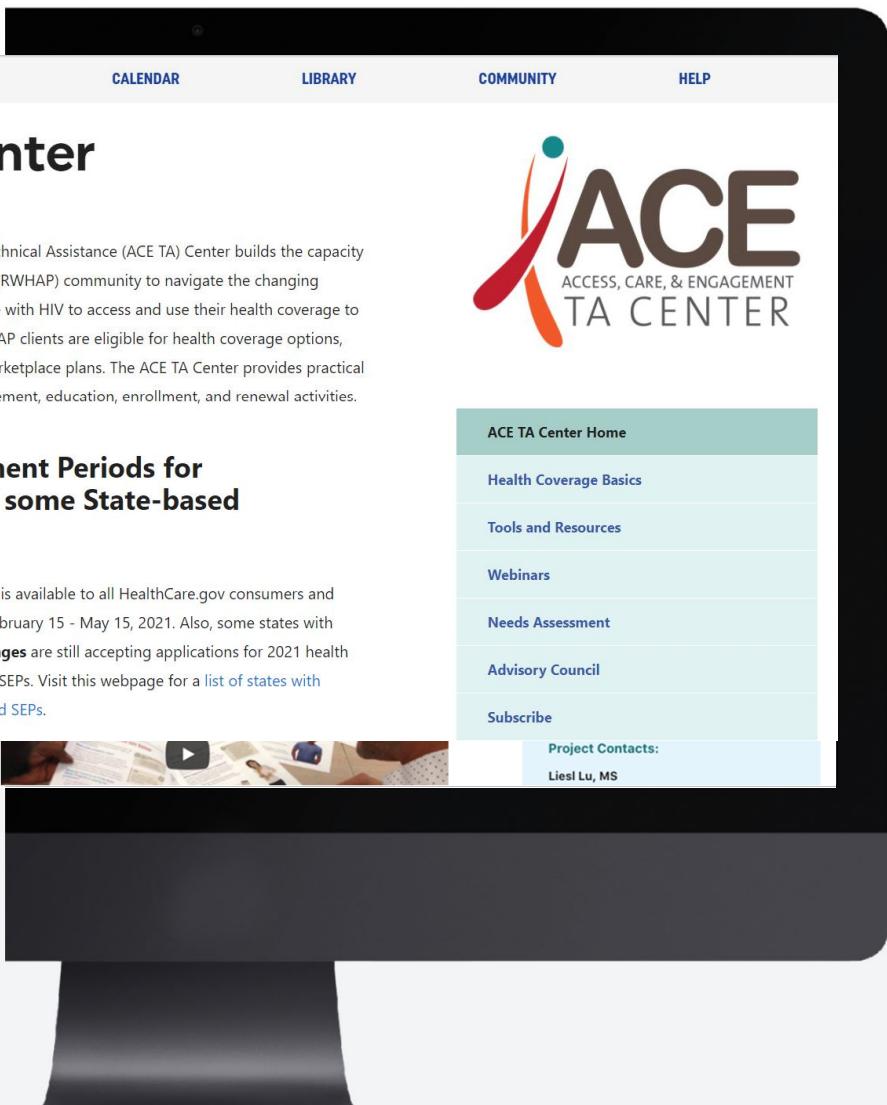
The Access, Care, and Engagement Technical Assistance (ACE TA) Center builds the capacity of the Ryan White HIV/AIDS Program (RWHAP) community to navigate the changing health care landscape and help people with HIV to access and use their health coverage to improve health outcomes. Many RWHAP clients are eligible for health coverage options, including Medicare, Medicaid, and Marketplace plans. The ACE TA Center provides practical tools and resources to support engagement, education, enrollment, and renewal activities.

New Special Enrollment Periods for HealthCare.gov and some State-based Exchanges

A new Special Enrollment Period (SEP) is available to all HealthCare.gov consumers and eligible applicants in 36 states from February 15 - May 15, 2021. Also, some states with **state-based health insurance exchanges** are still accepting applications for 2021 health coverage and others have announced SEPs. Visit this webpage for a [list of states with extended Open Enrollment periods and SEPs](#).

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Call-in number: 646-558-8656
Webinar ID: 998 0653 8875
Password: ACETA309





The ACE TA Center helps organizations



Engage, enroll, and retain

clients in health coverage (e.g., Marketplace and other private health insurance, Medicare, Medicaid).



Communicate with RWHAP clients

about how to stay enrolled and use health coverage to improve health care access, including through the use of Treatment as Prevention principles.



Improve the clarity

of their communication around health care access and health insurance.



Audiences

- RWHAP program staff, including case managers
- RWHAP organizations (leaders and managers)
- RWHAP clients
- Navigators and other in-person assisters that help enroll RWHAP clients

FIND US AT:

targethiv.org/ace

The image shows a tablet device displaying the ACE TA Center website. The website has a white header with the TargetHIV logo and navigation links for NEWS, CALENDAR, LIBRARY, COMMUNITY, and HELP. The main content area features a large title "ACE TA Center" with a red horizontal bar below it. Below the title is a paragraph of text about the ACE TA Center's mission to build capacity for the Ryan White HIV/AIDS Program community. To the right of the text is the ACE TA Center logo, which consists of a stylized red and orange swoosh above the text "ACE ACCESS, CARE, & ENGAGEMENT TA CENTER". On the far right, there is a sidebar with a teal header "ACE TA Center Home" and a list of links: Health Coverage Basics, Tools and Resources, Webinars, Needs Assessment, Advisory Council, and Subscribe.

TargetHIV

NEWS CALENDAR LIBRARY COMMUNITY HELP

ACE TA Center

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Today's presenters



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MIRA LEVINSON

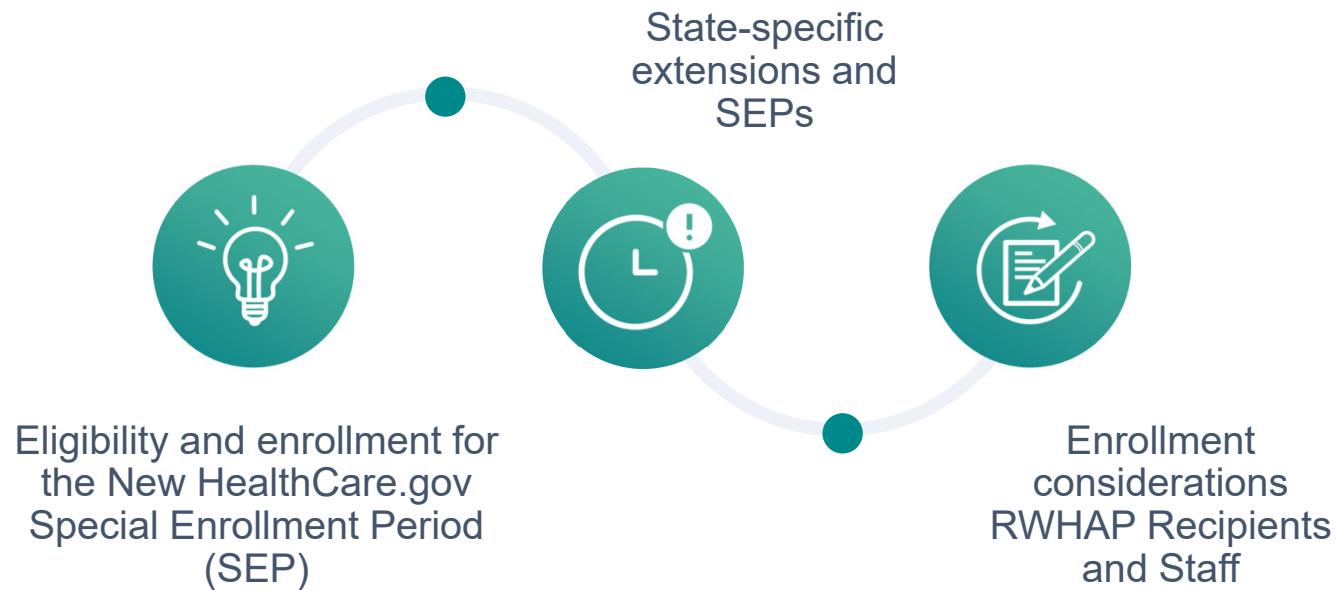


RACHELLE BRILL



DORI MOLOZANOV

Roadmap for today's webinar



The new HealthCare.gov Special Enrollment Period



Special Enrollment Period for HealthCare.gov

February 15 - May 15, 2021

The COVID-19 emergency presents exceptional circumstances for consumers in accessing health insurance and will provide a Special Enrollment Period for individuals and families to apply and enroll in the coverage they need. This SEP will be available to consumers in the 36 states served by Marketplaces that use the HealthCare.gov platform.

- Centers for Medicare & Medicaid Services (CMS) fact sheet 1/28/2021: <https://www.cms.gov/newsroom/fact-sheets/2021-special-enrollment-period-response-covid-19-emergency>

Who is eligible for the new HealthCare.gov SEP?

- Everyone that is eligible for Marketplace coverage through HealthCare.gov is also eligible for this SEP.
 - Clients do not need to have experienced a qualifying life event.
 - Consumers will not be required to provide documentation of a qualifying event (e.g., loss of a job or birth of a child), which is typically required for SEP eligibility.
- This includes everyone that is currently enrolled, as well as first-time or previous users.
 - HealthCare.gov will be open for new applications and updates to existing applications.



What does this new SEP allow consumers to do?

- People who are eligible and enroll under this SEP will be able to select a new plan.
- Coverage will begin prospectively on the first of the month after plan selection.
- People who are already enrolled in 2021 coverage can change to any available plan in their area.
 - Enrollees will not be restricted to the same level of coverage as their current plan.



How do consumers use this SEP?

- Consumers can visit HealthCare.gov to find out if they are eligible.
 - People are no longer limited to calling the Marketplace call center to access this SEP.
- Consumers will have 30 days after they submit their application to choose a plan.
 - After eligibility determination, a client will know how much financial assistance they can receive to help them compare plan costs.



State-specific extensions and SEPs



State-specific Special Enrollment Periods

California: May 15

Colorado: May 15

Connecticut: March 15

D.C.: end of COVID-19 emergency

Idaho: March 31

Maryland: May 15

Minnesota: May 17

Nevada: May 15

New Jersey: May 15

Pennsylvania: May 15

Rhode Island: May 15

Vermont: May 14

Washington: May 15

State-specific extended Open Enrollment periods

[Massachusetts](#): Open Enrollment extended through May 23
[New York](#): Open Enrollment extended through May 31

Enrollment Considerations RWHAP Recipients and Staff



Make sure enrollment processes are in place

- Assess staff schedules and ensure availability for enrollment appointments:
 - Including walk-ins and remote enrollment visits.
 - Check in with enrollment partners to confirm their availability
 - Make a plan to call and follow up with eligible clients
 - Coordinate with your internal team and enrollment partners



Training for external enrollment partners

targethiv.org/assisters

I'm new to supporting people with HIV.

How do I help them enroll in health coverage?

Revised May 2019



Know that the Ryan White Program supports access to HIV care.

Most low-income people can access HIV care, medications, and support services through the Ryan White HIV/AIDS Program (RWHAP).

- The RWHAP, including the AIDS Drug Assistance Program (ADAP), provides access to critical medications.
- The program helps all consumers - insured, underinsured, and uninsured.

Help consumers find plans that cover their HIV drugs.

Without coverage, medications can cost hundreds of dollars per month.

- Consumers work with their doctor to find the plan that works best for them. People tolerate HIV medications differently, so switching medications may be necessary.
- Some health plans cover certain HIV drugs, while others may require individuals to share costs for certain medications.

Contact your state's RWHAP, including ADAP, to learn how the Program can provide financial help for health coverage.

Find a RWHAP provider: locator.hiv.gov

- The RWHAP encourages eligible consumers to enroll in comprehensive health coverage to access both HIV and non-HIV services.
- The RWHAP can help eligible consumers pay for health insurance premiums and out-of-pocket expenses.
- The RWHAP in your state, including ADAP, can provide HIV medications to consumers who are uninsured or have a gap in insurance coverage.

Understand why continuous HIV medication coverage is essential.

Medication can help people living with HIV live a healthy life.

- Taking HIV medication every day can lower the level of HIV in a person's blood to an undetectable level (viral suppression).
- Missed doses of medication can quickly lead to increased levels of HIV in the blood.
- People with HIV who have consistent viral suppression do not sexually transmit HIV.

Explain insurance terms and benefits.

Insurance and enrollment terms are confusing for everyone.

- Consumers need to understand the basics of health insurance to avoid coverage gaps and to make the most of their coverage.
- Explain insurance terms and concepts in plain language and provide real-world examples whenever possible. Encourage consumers to ask questions, or ask them to state what they need to know or do in their own words.

Show compassion & cultural sensitivity.

People with HIV may not want to disclose their HIV status to an enrollment assister.

- Many consumers, particularly

How Assisters Can Help People Living with HIV Get Affordable Coverage



Identify clients for outreach and engagement

- Use data systems to identify uninsured, eligible clients.
- Engage clients who did not enroll during Open Enrollment, as well as newly eligible clients.
 - Continue to assess clients for new eligibility through May 15, e.g. due to age, income
- Consider engaging clients who may want a new plan that better meets their needs.
 - Note: if a client is thinking about changing to a new plan, there may be tradeoffs, especially if they've made progress toward a deductible or out-of-pocket maximum.
 - ***While issuers can carry it over, they are not required to do so.***



Ways health departments can support subrecipients and clients

- Identify eligible, uninsured clients by case management status & agency.
- Offer support, particularly to case management agencies with low client enrollment rates:
 - Reach out to supervisors to discuss workload and learn about challenges.
 - Offer client outreach assistance
- Follow-up with uninsured self-managed clients, as needed.



For RWHAP recipients purchasing insurance

- Reconfirm that your program is supporting the same programs.
- If you contacted a third-party to do a plan assessment last fall, consider reconfirming their assessment of available plans.
- Update subrecipient staff on any changes as soon as possible



Confirm plan support from RWHAP, including ADAP

- Check back in with ADAP and/or other RWHAP insurance purchasing programs to **confirm** available or recommended plan options.
 - Remind case management staff about options for RHWAP support.
 - If needed, use existing plan assessment tools and templates.
- Staff should be ready to help clients understand how to enroll, and what information to provide to ADAP.



Continue to communicate with insurance companies

- Develop or revisit working relationships with insurance companies to:
 - Identify a point of contact for ad hoc plan questions and troubleshooting.
 - Confirm processes to ensure the insurance companies receive premium payments.
 - Set up process to make emergency premium payments via credit-card.



Support staff readiness

- Do you have new staff? Make sure they know the basics!
 - Start with the ACE TA Center!
- Help your staff get ready to engage clients in conversations about coverage
- Staff should be prepared to contact the Marketplace with any enrollment questions or problems



Health insurance literacy eLearning package

Coming soon!

- Tool outlines the basics of health insurance
- Pick and choose segments based on what you want to learn



The screenshot shows a dark-themed website for a training module. At the top, there is a close-up photograph of a person's hands writing on a document with a pen. Overlaid on the image is the text "Health Insurance Literacy Training Module". Below this, there are two buttons: "START COURSE" and "DETAILS". In the bottom right corner of the main image area, there is a small logo for "ACE" (Action for a Healthier Life & Workforce CENTER) which features a stylized red 'A' and 'C'.

It is important that RWHAP program staff who provide direct support to clients (e.g., case managers, front desk staff) understand the basics of health insurance literacy. Staff with strong health insurance literacy skills who are knowledgeable about key health insurance

Get ready to enroll...again!

- Start scheduling!
- Promote enrollment opportunities and schedule appointments with clients.



Outreach and enrollment: key messages for clients

- Importance of health coverage
- RWHAP is not insurance!
- Benefits of receiving enrollment assistance to find and select a plan.
- Explain importance of actively comparing and enrolling into plans:
 - Avoid short term plans.
- When reviewing plans, check for preferred HIV medications and providers.
- Availability of financial assistance.
- Ensure no outstanding balance on current health plan.
- Remember: Cheaper isn't always better



ACE Posters



My health insurance works for me.
I compared my options and found a plan that was less expensive and still met my needs.

Living with HIV?
Find a health insurance plan that works for YOU.
You can get in-person help to fill out the application and find out if you're eligible.
You may qualify for financial help.

We can help.
Ask us about health insurance today.

ACE TA CENTER
The ACE TA Center helps Ryan White HIV/AIDS Program providers to enroll diverse clients in health insurance.
The persons shown in photographs on this website/resource are models and are being used for illustrative purposes only.

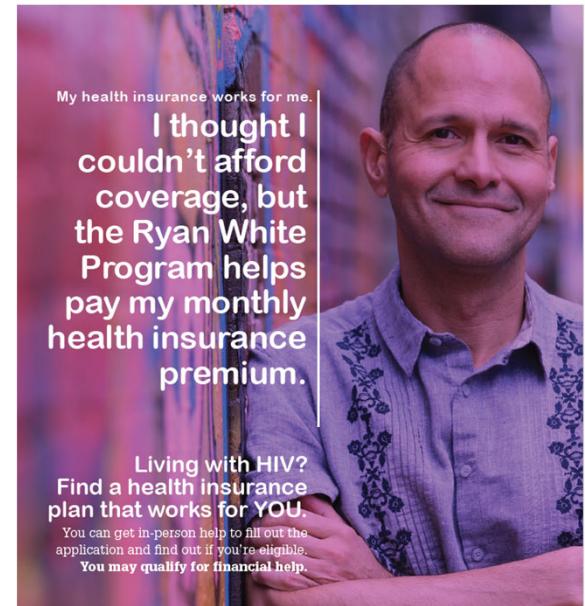


My health insurance works for me.
Now that I have insurance I can get care for HIV and all my other health care needs.

Living with HIV?
Find a health insurance plan that works for YOU.
You can get in-person help to fill out the application and find out if you're eligible.
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My health insurance works for me.
I thought I couldn't afford coverage, but the Ryan White Program helps pay my monthly health insurance premium.

Living with HIV?
Find a health insurance plan that works for YOU.
You can get in-person help to fill out the application and find out if you're eligible.
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ACE Twitter toolkit

- Help your clients #GetCovered!
- Adapt the tweets and graphics to promote your program's enrollment efforts to consumers.
- Add your own hashtags and links.
 - #MarketplaceSEP



targethiv.org/library/2021-open-enrollment-twitter-toolkit



Helping Clients Understand Tax Filing and Health Coverage

Recorded webinar
updated for 2021!

targethiv.org/ace/webinars

The ACE TA Center hosts a variety of information sharing and training webinars to build the capacity of Ryan White HIV/AIDS Program (RWHAP) managers, staff, and enrollment assisters to engage, support, and enroll RWHAP clients in health coverage. The webinars feature presenters from national, state, and community organizations who are experts in health policy, health care access, HIV, and the RWHAP.

Upcoming/Register

- The COVID-19 Special Enrollment Period: How RWHAP clients can benefit**
March 9, 2021, 3-4PM EST
Join this webinar to learn about the upcoming HealthCare.gov and state-based marketplace Special Enrollment Periods (SEPs) in response to the COVID-19 pandemic. ACE TA Center staff and partners will walk through the details of the SEP, share strategies for how you and your organization can support clients to get enrolled or change to a new Marketplace plan, and answer questions from participants.

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Questions?



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