

# Preparing for 2020 Marketplace Open Enrollment



## Open Enrollment for 2020 Marketplace health coverage begins November 1 and ends December 15 in states that use HealthCare.gov.

This resource outlines a timeline and key steps your program can take in the months leading up to Open Enrollment to prepare your **organization** and your **clients** for an efficient, successful enrollment period.

### PREPARE YOUR ORGANIZATION

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- ≡ Assess staff workload (July–August)
- ≡ Conduct staff training (July–August)
- ≡ Build enrollment partnerships (July–August)
- ≡ Evaluate plans (September–October)

### PREPARE YOUR CLIENTS

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- ≡ Conduct 'Account Tune-Ups' (July–October)
- ≡ Share key messages (September–October)

### SUMMARY

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- ≡ Return to [TargetHIV.org](https://TargetHIV.org)

## Assess staff workload (July–August)

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### Assess staff workload and develop a scheduling plan

Open Enrollment can be a busy time for staff as they support clients' enrollment in health coverage, while also staying on top of other ongoing tasks. To help prepare staff for the Marketplace Open Enrollment period, and ensure your program has adequate personnel resources available to facilitate enrollments, programs should:

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**Develop a work plan** to identify, assign and accomplish activities to prepare for and conduct enrollment.

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**Evaluate staff capacity** and assess how Open Enrollment-related tasks will change staff workload. Consider the impact on all tasks, including routine tasks, preparing for enrollment, and providing enrollment assistance services.

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**Set staff schedules for enrollment appointments**, including during non-traditional work hours and when clients come in for other services.

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**Will your staff be able to manage enrollment of all your eligible clients during Open Enrollment period?** If not, now is the time to build relationships with community enrollment partners.

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## Conduct staff training (July–August)

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### Conduct staff training and build enrollment staff capacity

During Open Enrollment, staff will work directly with clients who may have questions and concerns about health insurance, plan options, and the enrollment process.

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It's important to train staff members so they are prepared to educate clients and successfully facilitate enrollments.



**Train staff on health insurance enrollment basics.** Focus on specific plan considerations for people living with HIV, such as medication access, provider continuity, and any premium or out-of-pocket cost assistance from the Ryan White HIV/AIDS Program, including ADAP.



**Consider getting staff members trained as Certified Application Counselors.** Training is free of charge to participants! [Learn more](#)



**Train staff to conduct 'Account Tune-Ups'** for all clients eligible for Marketplace coverage. *Account Tune-Ups will be covered in a later lesson.*

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### ACE tools to support staff training:

- [Eligibility Decision Tree](#)  
Decide if a client should enroll in the Marketplace, with Medicaid, or neither. See how ADAP fits with other coverage.
- [Common Questions and Suggested Responses for Engaging Clients in Health Coverage](#)  
Discussion guide for talking with RWHAP clients of color about enrollment in health insurance. Also available in Spanish.
- [Engaging Hard-to-Enroll Clients and Tracking Your Efforts](#)  
This resource includes best practices and resources for engaging hard-to-enroll clients and tracking your efforts.
- [Preparing for Your Enrollment Visit – Case Manager Worksheet](#)  
A worksheet for case managers to fill out with their clients in preparation for their first appointment with an enrollment assister.
- [Marketplace Plan Renewal Flowchart](#)  
This guide includes a timeline and asks key questions to guide the renewal process for 2019 coverage.
- [FAQ: Premium Tax Credits \(PTCs\) and Cost-Sharing Reductions \(CSRs\)](#)  
Learn how PTCs and CSRs can help clients pay premiums and lower the amount they have to pay out-of-pocket for deductibles, coinsurance, and co-payments.
- [Account-Tune Ups: Getting Ready for Marketplace Open Enrollment](#)  
Learn how to conduct these client pre-enrollment appointments to get clients ready for Open Enrollment.

## Build enrollment partnerships (July–August)

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### Build enrollment partnerships and educate community partners

Finding and educating enrollment partners in your community, or even within your larger organization or network, can help your program ensure that all eligible clients get enrolled into health plans that best meet their needs.

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Make sure enrollment assisters working with your clients are aware of the unique health coverage needs of people living with HIV and how the RWHAP, including ADAP, can provide financial support for premiums, medications and co-pays.



**If needed, identify and establish partnerships with Navigators, Certified Application Counselors, and other enrollment assisters.** Assisters may be found at partner organizations or within your health system.



**Make sure partners are aware of the RWHAP,** including the role of ADAP, in health coverage.



**Train your program staff to refer clients** to these trusted partners before and during Open Enrollment.

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### ACE tools for enrollment assisters who are new to working with people living with HIV:

- Fact Sheet: [8 things to know to help support people living with HIV to enroll in health coverage](#)
- Animated Video: [How enrollment assisters can help people living with HIV get affordable coverage](#)

## Evaluate plans (September–October)

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### Evaluate and/or learn about available health plans.

It is important that staff to understand what plans are being offered in their area so that they can help clients find a plan that best fits their financial and health needs.

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This will help clients avoid enrolling into a plan that does not provide the medical or prescription benefits they need – even if its less expensive.

It's also important to find out if the state RWHAP Part B/ADAP is reviewing and/or supporting particular plans, or if another local entity is assessing plans. Depending on staff capacity and experience with plan review, it may be helpful to engage community partners or third-parties to conduct this task.

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#### For RWHAP recipients doing insurance purchasing:

- ☐ Assess all plan options, including off-Marketplace plans.
- ☐ Consider locating a third-party to do a plan assessment once plan information becomes available.
- ☐ Train subrecipient staff on plan options as soon as they have been assessed.

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#### How RWHAP-funded direct service providers can prepare:

- ☐ Check with ADAP and/or other RWHAP insurance purchasing programs to find out if they are assessing plans for people living with HIV, and when they will be ready to share this information.
- ☐ Train program staff on plan options as soon as they have been assessed.
- ☐ If assessments will not be complete until after November 1, schedule client enrollment appointments based on when you will have this information.

*If no one is analyzing plans in your area, use existing plan assessment tools and templates.*

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#### ACE tools to support health plan selection:

- [Health Care Plan Selection Worksheet](#)

List your client's health and medication needs, health care providers, and insurance options to help choose a plan.

## Conduct 'Account Tune-Ups' (July–October)

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### Schedule and conduct 'Account Tune-Ups' with clients.

Conduct **Account Tune-Ups** for all eligible clients in the months leading up to Open Enrollment, to make sure enrollment appointments are quick and efficient starting on November 1.

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In most states, clients have only 45 days to enroll in a health plan during Open Enrollment!

An Account Tune-Up includes making sure that clients understand the importance of health coverage, Marketplace accounts are up to date, no insurance payments are owed, and income taxes are filed to ensure future eligibility for Advance Premium Tax Credits.

## How to Conduct an Account Tune-Up

There are four main steps of an Account Tune-Up.



### Check paperwork, accounts, and payments.

It's important that clients' insurance payments and Marketplace accounts are up-to-date.

- Review insurance documents and identify any outstanding payments or credits.
- Help clients organize insurance and Marketplace paperwork.
- Make sure clients can log into the Marketplace and help them update account details. If needed, help clients set up their Marketplace account.

#### Step 2

### Review finances.

A client's income and tax filing history help determine eligibility for financial assistance through the Marketplace.

- Make sure that clients who received Advance Premium Tax Credits (APTCs) have filed and reconciled their federal taxes so that they remain eligible for this financial assistance.
- Help clients estimate their income and report any changes to the Marketplace.

#### Step 3

### Confirm enrollment in RWHAP, including ADAP.

Many RWHAP/ADAPs provide financial assistance to help eligible clients pay for their health coverage, but clients need to keep their paperwork up-to-date.

- Confirm eligibility and enrollment in ADAP or other RWHAP-supported premium and cost-sharing assistance.
- Re-certify a client's RWHAP/ADAP enrollment if the paperwork is due during the Open Enrollment period.

#### Step 4

### Help clients prepare for enrollment and schedule enrollment appointments.

Clients should understand their coverage options and be confident they are enrolling into a plan that best fits their health and financial needs.

- Know what plans are being offered in their area.
- Help clients identify their coverage priorities including medication access and continuity with preferred providers.
- Dedicate time to educate clients on the importance of health coverage and answer questions.
- Schedule enrollment appointments.



### **The four steps of the Account Tune-Up, in summary:**

1. Check paperwork, accounts, and payments.
2. Review finances.
3. Confirm enrollment in RWHAP, including ADAP.
4. Help clients prepare for enrollment and schedule enrollment appointments.

### **When to conduct Account Tune-Ups**

Staff can conduct Account Tune-Ups with clients during:

- RWHAP/ADAP certification appointments
- Routine medical appointments
- Case management or benefits counseling activities
- Separate scheduled sessions

### **ACE tools to support Account Tune-Ups:**

- [Account Tune-Ups: Getting Ready for Marketplace Open Enrollment](#)

## Share key messages (September–October)

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### Share key outreach and enrollment messages with clients

One of the most important steps to prepare clients for enrollment is educating them on the importance of health coverage, reminding them that financial assistance is often available to help pay for insurance, and connecting them with an enrollment assister who can help them find and enroll into a plan.

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Staff can share these key messages with clients during RWHAP/ADAP certification appointments, routine medical appointments, and other case management or benefits counseling activities:

- 1 **The RWHAP is not insurance!** Health insurance covers care for all of your health needs, in addition to HIV care and medications.
- 2 **Someone can help you** find and select a plan, fill out your application, and enroll.
- 3 **You should actively compare plans** to avoid getting auto-enrolled into a plan that may not be the best option for your health needs.
- 4 **When you review plans, check for preferred HIV medications and providers.** Cheaper plans aren't always better plans!
- 5 **Avoid short term plans**, particularly those that do not include coverage for Essential Health Benefits or protections for pre-existing conditions.
- 6 **In many places, the RWHAP, including ADAP, can help** with insurance and medication costs depending on how much money you make.

### ACE tools to support Account Tune-Ups:

- [Get Covered for a Healthy Life – Consumer Q&A](#)  
This resource answers common questions clients may have about enrolling in health insurance. *Also available in Spanish and Haitian Creole.*
- [My Health Insurance Works for Me – Enrollment Poster Series](#)  
These posters were designed to share some of the benefits of health insurance and spark conversations about enrollment. *Also available in Spanish.*
- [Covered Video Series](#)  
This video series will help clients understand how to make the most of their health insurance, including what is covered and where to go for different types of care.

## Preparing for Open Enrollment summary

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## Return to TargetHIV.org

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Visit the [ACE TA Center page](#) on [TargetHIV.org](https://TargetHIV.org) to access all of the tools and resources referenced in this module, and others to help you engage and enroll RWHAP clients in health coverage and stay covered throughout the year.