



SIMPLE BUT POWERFUL SOLUTIONS THAT PRODUCE RESULTS
Summer 2013

The New Health Insurance Marketplace: Educate and Engage Your Uninsured Patients

Health care organizations assume that federal and state agencies will aggressively educate potential beneficiaries about the Affordable Care Act (ACA) and engage them to enroll in health plans through the public marketplaces. ***Are you missing an opportunity to help the uninsured in your area understand health reform, enroll in coverage, and pay for the services you provide?***

Some of the 40 million uninsured Americans will be eligible to enroll in health insurance on the federal or a state Health Insurance Marketplace. The vast majority are going to be eligible for some form of subsidy. Consumers will have to choose among plans with alternative benefits, out-of-pocket costs, and deductibles. You have a vested interest in helping them become insured as of January 1, 2014.

The delay in the employer mandate with its purported complexity signals the need and opportunity to educate and engage.

The uninsured include high-risk patients with pre-existing conditions that prevent them from getting insurance, workers whose employers don't provide insurance or who can't afford to buy it, and the purposely uninsured such as the "young invincibles." The pool of potential enrollees will change as new young adults enter the market and as employment circumstances change. This will be an annual opportunity to enroll in health insurance.

The uninsured as you know often cost themselves and your organizations more when they seek episodic or emergent care because they can't afford routine or regular medical treatment. It is in your interest to help your local uninsured population to understand the insurance marketplaces, enroll in a health plan, establish a PCP relationship, and obtain regular medical care, preferably from your affiliated providers.

The ACA Campaign

The ACA makes health insurance available to those who lack it today, prevents health insurers from denying coverage because of pre-existing conditions, and lowers the cost of health insurance for those with incomes between 133% and 400% of the Federal Poverty Level. Three important dates are fast approaching for the state and federal health insurance marketplaces ("exchanges"):

- October 1, 2013: State and federal marketplaces go live and open enrollment begins
- January 1, 2014: Coverage begins on 1/1/2014 for those who enroll before 12/15/2013
- March 31, 2014: Open enrollment ends for the 2014 plan year.

This initial process will be repeated in subsequent years enabling new eligibles to enroll. CMS is planning a national outreach campaign starting on September 1st. There are many public and private concerns about the impact of this campaign. The public is reportedly poorly informed about the marketplaces and open enrollment. Confidence about the readiness,

accessibility and ease of use of the federal and state marketplaces is low. At a state level, some are committed to the outreach effort, and others will do as little as possible. The outreach effort is further complicated by a population that is often difficult to reach, new to health insurance, reluctant to pay for it, and suspicious of government.

Strategic Opportunity

What can your organization do to raise awareness among the uninsured and convince them to enroll in a health insurance plan?

Establish your organization as a trusted source of information about the ACA, the public marketplaces, and open enrollment for local consumers and small businesses. We recommend the following:

1. Provide multi-lingual information (e.g., videos) for digital displays and web sites, including a personal message from the CEO.
2. Create an information hotline staffed with trained personnel who can refer people to the right marketplace and local navigators.
3. Certify enrollment counselors with CMS to enroll individuals in health plans through the marketplace.
4. Arm your community health professionals with resources for local community-based organizations, churches, and other community events used by the target population.
5. Identify experts who can update information on the federal (or state) marketplace, the health plan offerings, and their provider networks that include your hospitals and physicians.
6. Consider an advertising campaign using community leaders who can help you deliver the message to the target population, especially given any community benefit obligations.

We also suggest that you and your affiliated physicians become part of the network(s) of plans offering services through the public marketplaces and the Small Business Health Options Program (SHOP).

Interested? Let's discuss how we can help you create and implement a successful education and engagement campaign. Contact me or my colleague, Colleen M. Murphy, President & CEO, The ClareFolio Company (www.clarefolio.com) at cmurphy@clarefolio.com or (617) 515-0296.



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