

October 17, 2017 4pm ET / 1pm PT



### **ABOUT APIAHF**

#### ADVOCATES FOR HEALTH JUSTICE

The Asian & Pacific Islander American Health Forum works with communities across the nation to influence policy, mobilize communities, and strengthen programs and organizations to improve the health of Asian Americans (AA), Native Hawaiians, and Pacific Islanders (NHPI). Founded in 1986 with headquarters in Oakland and an office in Washington DC, APIAHF is the oldest and largest health advocacy organization working with AA and NHPI communities across the nation, in the US Territories and with the US-affiliated Pacific jurisdictions.

#### **MISSION**

APIAHF influences policy, mobilizes communities, and strengthens programs and organizations to improve the health of Asian Americans, Native Hawaiians, and Pacific Islanders.



### **ABOUT AAPCHO**

The Association of Asian Pacific Community Health Organizations (AAPCHO) is a non-profit national association established in 1987 with the mission to improve the health status and access of Asian Americans, Native Hawaiians, and Pacific Islanders (AA&NHPIs).

### MISSION

AAPCHO is dedicated to promoting advocacy, collaboration, and leadership that improves the health status and access of AA&NHPIs within the United States, its territories, and freely associated states, primarily through our member CHCs.



### HOUSEKEEPING

- All participants are automatically muted by the webinar administrators.
- Throughout the webinar you may type in your questions under the questions feature box and I will answer as many questions as I can towards the end of the presentation.
- The webinar will be recorded and will be shared with you after today's webinar.





### **USING GO TO WEBINAR**

#### **CONTROL PANEL**



#### **GRAB TAB**





### **AGENDA**

- 1. Introduction
- 2. What's at stake for AA and NHPI and immigrant communities?
- 3. Update from the Centers for Medicare & Medicaid Services





actively engaged to transform systems and institutions to provide accessible, high quality care that empowers AA and NHPI communities to lead healthier lives.



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The mission of Asian Americans Advancing Justice | AAJC is to advance civil and human rights for Asian Americans and to build and promote a fair and equitable society for all.

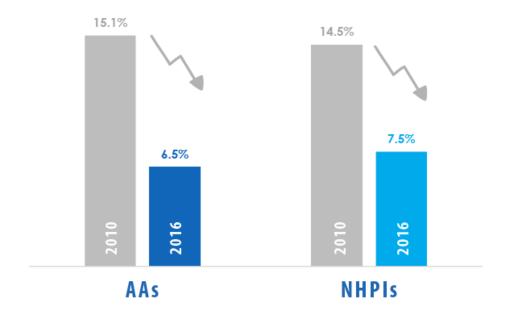


Our mission is to advocate for civil rights, provide legal services and education, and build coalitions to positively influence and impact Asian Americans, Native Hawaiians, and Pacific Islanders and to create a more equitable and harmonious society.



### The ACA is the Law of the Land

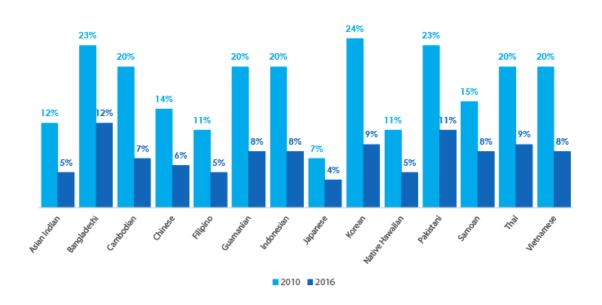
Since the ACA's passage, the uninsured rate for AAs and NHPIs has dropped.





## The ACA is the Law of the Land

# Disparities in who is uninsured differ, but all groups have benefited from the ACA







# Health Insurance Marketplace for Immigrant Families

Jeanette Contreras, MPP
<u>Jeanette.Contreras@cms.hhs.gov</u>
October 2017

### When Can You Enroll?

### **2018 Open Enrollment Period**

November 1<sup>st</sup> – December 15<sup>th</sup> 2017

Special Enrollment Periods: <a href="https://www.healthcare.gov/screener/">https://www.healthcare.gov/screener/</a>

- Loss of Health Insurance
- Changes in Household Size: Marriage, divorce, or new baby
- ▶ Changes in Residence: Moving to a new zip code or state
- Other Qualifying Changes

**NOTE**: You can apply for Medicaid and the Children's Health Insurance Program (CHIP) coverage at any time.

# Mixed Status Families Options for Care and Coverage

- Members of "mixed status" families can apply at the Marketplace for and other cost savings for private insurance, or for Medicaid and CHIP coverage, using the same application
- ▶ Family members who aren't applying for health coverage for themselves won't be asked if they have eligible immigration status
- Medicaid provides payment for treatment of an emergency medical condition for individuals who have an emergency medical condition and are otherwise eligible for Medicaid in the state, but don't meet the citizenship and immigration status requirements

# Disclosure of Immigration Status

- Application asks only for the information needed to determine eligibility for health coverage
- People who aren't seeking coverage for themselves won't be asked about their immigration status
- Disclosure of Social Security Number (SSN) for a person not seeking coverage for themselves must be voluntary and used only to determine eligibility for an applicant or beneficiary
- Benefits can't be denied because a family or household member who isn't applying for health coverage hasn't disclosed citizenship or immigration status
- Application information for individuals applying for coverage is verified through a "data services hub" that connects to immigration status

Information provided by applicants or consumers won't be used for immigration enforcement purposes

# **Undocumented Immigrants**

- Aren't eligible for coverage through the Marketplace (including premium tax credits and cost-sharing reductions), or for most Medicaid or CHIP
- May continue to buy coverage on their own outside the Marketplace
- Can get limited services for an emergency medical condition through Medicaid
  - If otherwise eligible for Medicaid in the state
- Are eligible for an exemption from the individual shared responsibility requirement
- May be eligible for other state or federal health programs

### **Enrollment Assistance**

- ▶ Help is available in the Marketplace
  - Marketplace Call Center
  - Marketplace-approved in-person help is available
- Use the Find Local Help tool at Localhelp.HealthCare.gov/
- Language assistance is available through interpreters, Call Center support, and print and web resources
- Help is available to complete application
  - Job aids in 33 languages

# How Your Organization Can Help-Apply to be a CAC

- Online applications accepted all year long at Marketplace.cms.gov
- Web-based training for assisters
- ▶ The FFMs will only designate organizations that:
  - Have processes in place to screen staff and volunteers who are CACs to ensure they protect personally identifiable information
  - Have experience providing social services to the community

# Marketplace Call Center

- Serves consumers in Federally-facilitated and State-Partnership Marketplaces
  - 1-800-318-2596 (TTY 1-855-889-4325)
- Customer service representatives available 24/7
- ▶ Help with eligibility, enrollment, and referrals
- Assistance in English and Spanish
  - Oral interpretation for 240+ additional languages
- State-based Marketplaces have own call centers

# Resources: Marketplace.cms.gov

- Healthcare.gov Earned Media & Public Awareness Toolkit:
  - Drop in articles, PSA scripts, talking points, social media
- Print Materials for Consumers/Events:
  - Posters, fact sheets, brochures, postcards, infographics
- Order CMS publications for FREE: <u>ProductOrdering.CMS.hhs.gov</u>



# Available in 17 other languages

#### 5 things you can do to get ready to enroll

#### 1. Visit HealthCare.gov

Learn more about the Health Insurance Marketplace, including Medicaid and the Children's Health Insurance Program (CHIP).

### 2. Ask your employer if it offers health insurance

If your employer doesn't take advantage of the Small Business Health Options Program (SHOP), or offer other health coverage, you may need to get coverage through the Marketplace or other sources.

3. Make a list of questions you have <u>before</u> it's time to choose your health plan For example, "Can I stay with my current doctor?" or "Will this plan cover my health costs when I'm traveling?"

#### 4. Gather basic information about your household income

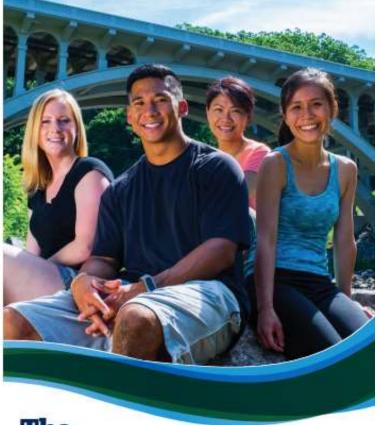
You'll need income information like the kind you get on your W-2, pay stubs, or tax return.

#### 5. Set your budget

There are different types of health plans to meet a variety of needs and budgets. You'll need to figure out how much you're able to spend on premiums each month, and how much you want to pay out-of-pocket for prescriptions or medical services.

You have the right to get the information in this product in an alternate format. You also have the right to file a complaint if you feel you've been discriminated against. Visit https://www.cms.gov/About-CMS/Agency-Information/Aboutwebsite/ CMSNondiscriminationNotice.html, or call the Marketplace Call Center at 1-800-318-2596 for more information. TTY users should call 1-855-889-4335.





The Health Insurance Marketplace

# InsureKidsNow.gov

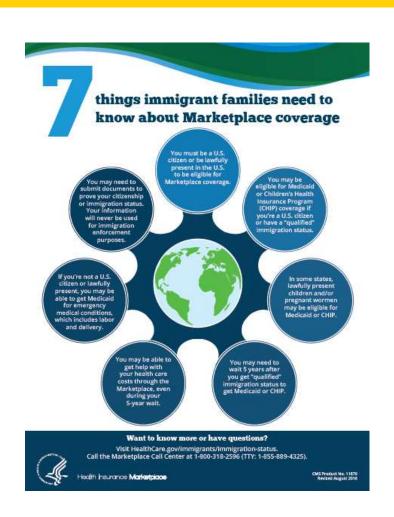


Contact the Campaign at ConnectingKids@cms.hhs.gov

# 7 Things Immigrant Families Need to Know About Marketplace Coverage

This handout is available to download or print.

Marketplace.cms.gov/technic al-assistance-resources/logo-and-infographics/7-things-immigrants-need-to-know.pdf

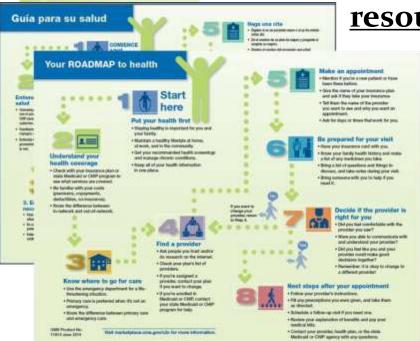


# From Coverage to Care



Written materials also available in Spanish, Korean, Chinese, Vietnamese, Haitian, Creole, Arabic, and Russian. There is also a Tribal version.

Marketplace.cms.gov/technical-assistanceresources/c2c.html#Resources





Contact the campaign at <a href="mailto:CoveragetoCare@cms.hhs.gov">CoveragetoCare@cms.hhs.gov</a>

## **Additional Information for Immigrant Families**

- Federally-funded health centers are required to provide primary health care services to all residents, including undocumented immigrants
  - Find a Federally-funded health center in your community at: <u>FindaHealthCenter.HRSA.gov/</u>
- Medicaid and CHIP Coverage of Lawfully Residing Children and Pregnant Women:
  - <u>Medicaid.gov/Medicaid-CHIP-program-information/by-topics/outreach-and-enrollment/lawfully-residing.html</u>

# **Stay Connected**

Stay connected with the Marketplace







- TWITTER: @HealthCaregov / @CuidadoDeSalud
- FACEBOOK: Healthcaregov or CuidadoDeSalud
- YouTube Videos:
   www.YouTube.com/HealthCare.Gov
- Sign up to get email and text alerts @ HealthCare.Gov/Subscribe
  - <u>CuidadoDeSalud.gov</u> en Español
- Updates and resources for organizations are available @ Marketplace.CMS.Gov



# Best Practices to address patients fears due to immigration status and political environment

### Sharissa Tjok

Outreach & Enrollment Coordinator sharissat@ichs.com

Get informed, Get enrolled!



VISION Healthy People, stronger families, vibrant communities

MISSION ICHS provides culturally and linguistically appropriate health services to improve the health of Asian Pacific Islanders and the broader community.

VALUES □ Teamwork □ Making a Difference □ Excellence □ Diversity □ Integrity □ Customer Service

Culture Awareness
Understanding
Explanation
Building relationship



## Cultural Awareness

It is important to be aware of cultural difference and respect them for a better understanding

Cultural differences . Culture shock . Language barriers

- Simple vocabulary
- Slower the pace when communicating
- Pay attention to the needs of the patients





# Understanding

We need to be aware of their fears and concern and allocate some time for better understanding.

Spend 5 minutes to communicate with the patient and understand the situation before enter information in the application





# Explain

Our health care system, the health insurance plans and option are complicated. Explaining is the key to better understanding and peace of mind

- Precise explanation of the information
- Give out instructions
- Give time to clients to understands
- Remind the deadline





# Building a relationship

Building a long lasting trust and relationship with the clients will result in better care and efficient use of the resources

- Provide education
- Make the trust
- Improve their health and access





### **ICHS Welcomes Everyone**

#### ICHS honors and respects

- all immigrants and refugees
- all cultures
- all countries, states and territories
- all languages

- all faiths and beliefs
- all genders and sexual orientations
- all ages and abilities



ICHS welcomes anyone in need of care regardless of their health, housing, or ability to pay.

ICHS protects our patients' privacy and health care information.

ICHS advocates for healthcare as a human right.



- tất cả người nhập cư và người ti nan
- tất cả các nền văn hoá
- tắt cả các quốc gia, bang và vùng lãnh thố
- tất cả các ngôn ngữ

- tất cả các tín ngưỡng và niềm tin
- tất cả các giới tính và xu hưởng tinh dục
- mọi độ tuổi và khả năng



ICHS hoan nghênh mọi người đến để được châm sóc bất kế tình trạng sức khoẻ, nhà ở hay khả năng thanh toán của họ,

ICHS bảo vệ thông tin về sự riêng tư và chăm sóc sức khoẻ của bệnh nhân.

ICHS ủng hỏ việc chăm sóc sức khoể như là một quyển con người.







#### ICHS 荣譽和尊重

- 所有移民和難民
- 所有國家, 州和地區
- 所有語言



ICHS 歡迎任何需要照顧的人、無論他們的健康、住房或支付能力如何。

所有的信念和信仰 所有性别和性方位

所有年齡和能力

ICHS 保護我們患者的隱私和醫療保健信息。

ICHS 倡導醫療保健作為一項人權。







# The ACA Guidebook

What You Need To Know About Your Health Insurance









#### PERSONAL INFORMATION

#### www.wahealthplanfinder.org

Please keep this information possite and sale. Do not share with others

- · Username:
- Password:
- · E-mail:
- · Application ID Number:
- · Primary Applicant:
- · Name of Insurance:
- · Insurance Carrier Phone Number:

#### WHAT TO BRING FOR ENROLLMENT

Please bring the following documents for all household members if applicable

- Permanent Residence Card(Green Card) / Passport / Naturalization Certificate etc.
- ID Card
- · Social Security Card
- Most Recent 3 Months Proof of Income (ex. Pay Stubs, Business Quarterly Reports, Other Documents)
- Most Recent 1040 Tax Return
- · Employer Sponsored Insurance Card
- Credit card, Debit card, Check, Prepaid debit card

The ACA Guidebook Windows From Board in Know About Your Health Insurance 123

### **2018 HEALTH INSURANCE OPEN ENROLLMENT PERIOD**

11/1/2017 - 1/15/2018



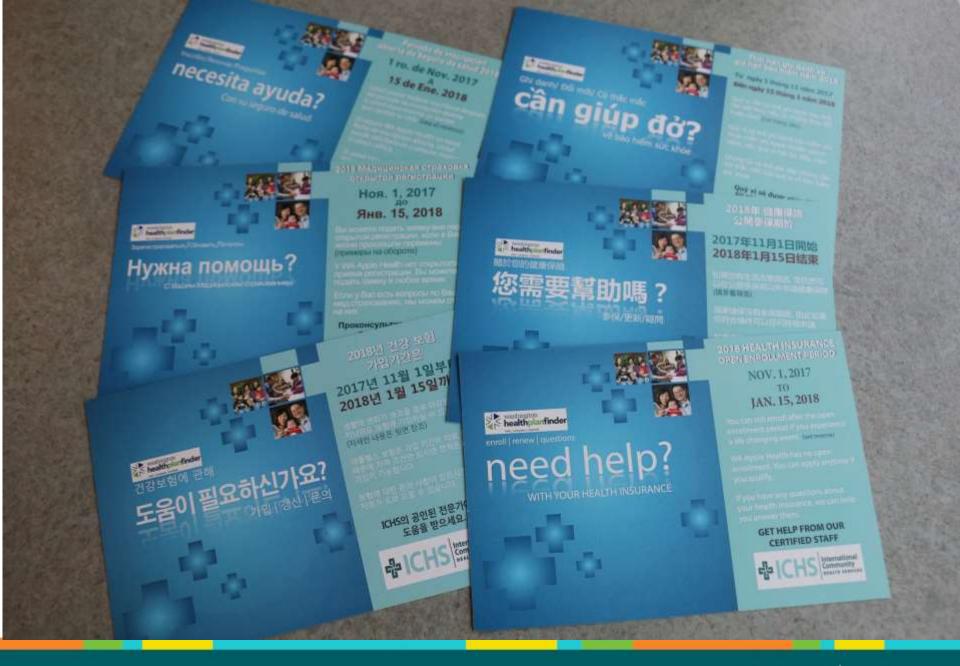
Need help with health insurance? Make an appointment with our multilingual staff!

CALL ICHS AT 206-788-3700











# OPEN ENROLLMENT BEGINS NOV. 1! GET READY NOW

SEND STORIES TO STORYBANK@APIAHF.ORG





**QUESTIONS & ANSWERS** 



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**CONNECT WITH US** 

