

HEALTH ACCESS ASSISTERS HELP CONSUMERS ACCESS HEALTH CARE

Assisters Work Year Round To Assist Clients

Since the Affordable Care Act's first open enrollment period, Navigators, Certified Application Counselors (CACs), and other assisters have helped families in communities and populations that have unique and complex needs.

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OUTREACH AND IN-REACH
 Educating consumers about opportunities to enroll in coverage, such as health fairs and creating consumer-oriented information materials
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ENROLLMENT
 Helping consumers enroll in marketplace, Medicaid, and CHIP throughout the year
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FOLLOW-UP
 Making sure consumers successfully submit required documentation, pay their premium, get assistance with eligibility appeals, receive their insurance card and more
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RETENTION
 Assisting consumers navigate their health coverage and improve their health insurance literacy, such as ensuring understanding the need to pay premiums and co-pays
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UTILIZING CARE
 Helping consumers find a health care provider and providing assistance accessing health care systems



Helping Communities Get Covered

The National Tongan-American Society (NTAS) in Salt Lake City, Utah plays an important role in helping communities. They have helped community members enroll in Medicaid since 1996. Using navigator funding, they helped more than 2,000 Tongan and Samoan speaking individuals enroll in coverage. In 2017, without funding, they continued to assist in Medicaid and Children's Health Insurance Program enrollment but had to refer ACA marketplace clients to other organizations. Their community role gives them a unique ability to connect with clients year round. Every month, NTAS serves between 2,000-3,000 people through health education, citizenship classes, voter registration, cultural preservation classes, Zumba classes, and multi-ethnic coalition building. This year round community connection of outreach, enrollment, followup, retention and care utilization has been essential to NTAS's success in helping clients improve their health.

Navigating the Enrollment Process

Dung Nguyen of Biloxi, Mississippi works as a painter with a small contracting company while his wife works at a local nail salon. Neither of their employers offers health insurance, a challenge for this family of four with income just above the poverty level. Before the ACA, it was difficult for the Nguyens to afford health insurance. Mr Nguyen was diagnosed with diabetes 3 years ago, but he and his wife have been unable to see a doctor since the birth of their second child, due to cost. A certified navigator at Boat People SOS Gulf Coast explained the process and eligibility criteria in Vietnamese to Mr. Nguyen and his wife. With the navigator's help, the Nguyens were qualified for a tax credit, which has lowered their premiums to \$45/month with a low deductible and out of pocket expenses. In 2018, for the first time, they have health insurance and are now able to afford the care they need.