What You Need to Know about Health Insurance Enrollment for 2015

Version 2.1 Last Updated: October 31, 2014
Objectives

Meeting participants will:

• Understand changes to Oregon’s health insurance enrollment process
• Adapt the NFPRHA Toolkit to use in Oregon
• Describe five strategies for reaching and enrolling patients
• Identify additional enrollment assistance options
Health Care Reform & Oregon

The Affordable Care Act (ACA)

- **Medicaid expansion 2014**: Opening the Oregon Health Plan to more Oregonians

- **Insurance Carrier Regulations**
  - Pre-existing Conditions
  - Four factors impact premium rates
  - Essential health benefits / Minimum Essential Coverage (MEC)
  - Must spend 80% of premiums on direct care

- **Health Insurance Marketplaces**
  - Qualified Health Plans
  - New financial assistance options (APTC & CSR)*
  - Greater Transparency
  - Side-by-side plan comparison

*Advanced Premium Tax Credits & Cost Sharing Reductions
## Women’s Preventive Health Coverage

<table>
<thead>
<tr>
<th>Preventive Service</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Well-woman visits</td>
<td>Annual</td>
</tr>
<tr>
<td>Screening for gestational diabetes</td>
<td>In pregnant women between 24-28 weeks of gestation; or at 1st prenatal visit for high risk women</td>
</tr>
<tr>
<td>HPV testing</td>
<td>Screen at 30 years of age; no more frequently than every 3 years</td>
</tr>
<tr>
<td>STI counseling</td>
<td>Annual</td>
</tr>
<tr>
<td>HIV counseling and screening</td>
<td>Annual</td>
</tr>
<tr>
<td>Contraceptive methods and counseling</td>
<td>As prescribed</td>
</tr>
<tr>
<td>Breastfeeding support, supplies and counseling</td>
<td>In conjunction with each birth</td>
</tr>
<tr>
<td>Interpersonal and DV screening and counseling</td>
<td>As prescribed</td>
</tr>
</tbody>
</table>
Over 400,000 Oregonians enrolled in health coverage

State’s insured are the 95 percent

The number of uninsured drops by 63 percent in one year

By Tara Bannow
The Bulletin

One of the Affordable Care Act’s main goals was to increase the ranks of people with health insurance. In Oregon, where about 95 percent of people are now believed to be insured, it seems to have worked.

The number of uninsured Oregonians fell by 63 percent between June 30, 2013, and June 30, 2014, according to a study released Thursday by the Oregon Health Authority and Oregon Health & Science University.

Much of the decrease was among people who enrolled in the Oregon Health Plan, the state’s Medicaid program. Oregon’s OHP population grew by more than 360,000 people, or 59 percent, in the one-year period studied.

Oregon already had a high insurance rate in June 2013 — 86 percent, according to the study — but an insurance rate increase like this still is uncommon, said Peter Graven, a health economist with OHSU’s Center for Health Systems Effectiveness and a lead author on the study.

See Insurance / A5

Change in coverage

OREGONIANS BY INSURANCE STATUS

More Oregonians are insured now than last year, and about 30 percent more of them are publicly insured.

Source: “Impacts of Affordable Care Act on Health Insurance Coverage in Oregon;” Sept. 17, 2014

Andy Ziegler / The Bulletin
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CHANGES
### Changes: Application & Eligibility Determination Process

<table>
<thead>
<tr>
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<tbody>
<tr>
<td>Cover Oregon (paper, fillable-PDF and portal applications)</td>
<td>• Beginning November 15, 2014, most people should go to HealthCare.gov, the federal marketplace (portal, paper, phone)</td>
</tr>
<tr>
<td></td>
<td>• People who aren’t sure if they qualify for OHA Public Medical Programs for reasons other than income, should go to OregonHealthCare.gov (fillable-PDF, paper)</td>
</tr>
<tr>
<td></td>
<td>• Find Community Partners and Agents at CoverOregon.com</td>
</tr>
</tbody>
</table>
Where to Apply for Health Insurance in Oregon Starting November 15, 2014

• If Pregnant/Tribal/65+/person with disability AND under 139% FPL \(\rightarrow\) OregonHealthCare.gov

• If Pregnant/Tribal/65+/person with disability AND over 138% FPL \(\rightarrow\) HealthCare.gov

• If enrolling in a QHP/OHA Public Medical Program \(\rightarrow\) HealthCare.gov

• Find Community Partners and Agents at CoverOregon.com
Dates to Remember
### Enrollment Periods

<table>
<thead>
<tr>
<th>Enrollment Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>QHP Open Enrollment</td>
<td><strong>Benefit Year 2015</strong>: November 15, 2014 – February 15, 2015</td>
</tr>
<tr>
<td>American Indians &amp; Alaska Natives</td>
<td>May enroll in a QHP, or change from one QHP to another once per month</td>
</tr>
<tr>
<td>OHA Public Medical Programs</td>
<td>Year-round</td>
</tr>
<tr>
<td>QHP special enrollment period</td>
<td>Individuals with one or more qualifying life event outside of the regular QHP open enrollment period may apply for new coverage inside or outside the marketplace</td>
</tr>
</tbody>
</table>
Important QHP Enrollment Dates

- **November 15, 2014:** The first day an applicant may login to review plan choices and change plans for 2015 if desired.

- **December 15, 2014:** Applicants must choose a plan and complete all enrollment steps to be covered starting January 1, 2015. **To keep tax credits and coverage, applicants must take action at HealthCare.gov by this date. Premium must be paid by December 31, 2014.**

- **December 31, 2014:** All 2014 Cover Oregon coverage ends, no matter when it started.

- **January 1, 2015:** First date 2015 coverage can begin.

- **February 15, 2015:** Deadline to sign up for 2015 coverage. If applicants miss this deadline, they cannot enroll in coverage during 2015 unless they qualify for a Special Enrollment Period.
Troubleshooting
Urgent Requests: Priority

Urgent.Requests5503@state.or.us

Priority criteria for the use of this email are:

• If there is a pregnant person on the application
• If an applicant reports any disabilities
• If applicant reports any safety concerns
• If there is a non-emergent pharmacy need
Urgent Requests: Expedited

Urgent.Requests5503@state.or.us

- Expedited criteria for the use of this email are:
  - If the person is pregnant and due date within the next 30 days
  - If there are complications with the pregnancy
  - If the pregnant applicant needs an immediate procedure for the health of the mother
  - If the applicant has an immediate need to get a prescription filled
  - If there is an emergent medical need, such as a broken bone
  - If the customer reporting is a serious health concern/condition
# Troubleshooting

<table>
<thead>
<tr>
<th>Situation/Issue</th>
<th>Who to Contact</th>
</tr>
</thead>
</table>
| Incorrect eligibility determination | • If originally applied through [HealthCare.gov](http://HealthCare.gov); Federal Customer Service Center  
• If originally applied through OHA: OHA Customer Service Center |
| Urgent medical need (only applies to those eligible for OHA Public Medical Programs) | Regional Outreach Coordinator (request a secure email, respond with case information) |
| If it has been longer than 45 days since application submission (only applies to those eligible for OHA Public Medical Programs) | OHA Customer Service Center (if unable to resolve, contact your Regional Outreach Coordinator) |
| Pending application | • If originally applied through [HealthCare.gov](http://HealthCare.gov); Federal Customer Service Center  
• If originally applied through OHA: OHA Customer Service Center |
| Need to change Date of Request (DOR; only applies to those eligible for OHA Public Medical Programs) | OHA Customer Service Center |
Additional Enrollment Assistance Options
Adapting ‘Enrollment in a Box’ for Oregon

OR is a State Partnership Marketplace

- Oregon took the “State Option” to expand Medicaid, provide CHIP and CAWEM Plus to LPRs < 5 years

Enrollment Assisters = “Certified Application Counselors”

No “Navigators” in Oregon

OHA/Cover Oregon developing state-specific materials

Oregon targeting some outreach to special populations
Letting Consumers Know about HealthCare.gov

Find out how to get coverage for 2015.


Visit HealthCare.gov/Get-Coverage today to create your account. Then, starting November 15, choose the plan that’s right for you.

Step-by-step instructions at Resources.Oregon.gov/create-a-account

One-stop shopping

As the end of the year approaches, it’s important to start thinking about your health insurance needs for 2015. To make sure you’re covered on January 1, you’ll need to choose a plan by December 15 at HealthCare.gov. With their easy-to-use website, you’ll be able to re-enroll in your current plan or choose a new plan...all in one sitting.

Key dates:

November 15, 2014
Open enrollment begins.

December 15, 2014
Deadline to enroll in coverage starting January 1, 2015.

December 31, 2014
Last day of coverage for 2014 plans.

February 15, 2015
Last day to apply for coverage for 2015.

Beat the rush.

Oregonians can take the first step toward getting 2015 coverage. Create your account today at HealthCare.gov/Get-Coverage and beat the rush before open enrollment begins on November 15. Learn more at Resources.Oregon.gov/create-account.

Get help with enrollment or answers to your questions—talk to your agent or find an expert to help you at Cover Oregon.com.
Reproductive Health Outreach Strategies

- In-Reach
- Outreach
- Media Outreach
- Promote Health Insurance Literacy
Work with a Community Partner

Goal: To ensure all eligible Oregonians are able to sign up for health coverage

• Over 400 contracted partner organizations statewide
  – Network of over 1,400 certified Application Assisters (staff/volunteer)

• Health care providers, community-based organizations, faith-based organizations, health advocacy groups, health care systems, safety-net clinics, county health departments and more

• Provide culturally and linguistically appropriate assistance at no-cost
Become a Provider Outreach & Enrollment Site

Providers have inside track to providing enrollment assistance on-site

Provider Outreach Enrollment Addendum
To be completed by staff at the provider location listed below only

(Provider name for this enrollment) __________________________ (Date) __________________________

In order to enroll for the Medical Application Assistance at Provider Location program, you must be a primary care provider or facility enrolled or in the enrollment process with the Division of Medical Assistance Programs (DMAP).

Locations can be, but are not limited to, Hospitals, Federal Qualified Health Centers (FQHC), Rural Health Centers (RHC), County Health Departments, Adult and Youth Alcohol/Other Drug Treatment centers, Tribal 638 clinics, Indian Health Services, Family Planning Clinics, and other primary care clinics as approved by the Department. OAR 410-120-0045

If you are a provider with locations in more than one county, fill out the first page once and the second page for each of your locations. For multiple locations or clinics with multiple DMAP numbers, you may attach a list of locations with associated DMAP numbers.

Identifying information

Provider is:

☐ Enrolled with DMAP. (Fill in either)

DMAP provider number (6-8 digit number) __________________________

or

Tax ID number ___________ – ___________

☐ In the enrollment process with DMAP.

Authorized signature

Print name __________________________________________________________

Signature __________________________________________________________________

Title ________________________________________________________________

Date _____________________________________________________________________

Telephone _____________________________________________________________

E-mail __________________________________________________________________

E-mail document to: cpbusiness@coveroregon.com.

Or fax to 503-945-6871 ATTN: OCCS Outreach

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Become an Application Assister

• Federal Marketplace Training at: https://Marketplace.MedicareLearningNetworkLMS.com
  • Complete Certified Application Counselor Curriculum, Benefit Year 2015

• Oregon Training
• Work with Primary Contact/Contract Administrator to complete account creation
• Criminal background check (within past 24 months)
• Fingerprint if lived outside OR for more than 60 days in past 5 years
• Confidentiality agreement
• Provide fair, accurate and impartial information

Contacts: Your Regional Outreach Coordinator & Jen Denslow
Obtain Assistance in a Preferred Language

Federal Customer Service Center (Open 24/7)
• Bilingual/Bicultural
• Access to language line
• Can complete an application over the phone
• Language Resource Page: HealthCare.gov/language-resource

OHA Customer Service Center (Open 7:00am-6:00pm)
• Bilingual/Bicultural
• Access to language line
• Can complete an application over the phone
• Language Resource Page: OregonHealthCare.gov

Application Assisters
• Available in many preferred languages
• Find an Application Assister/Agent at CoverOregon.com
Partner with Hospital Presumptive Medical Eligibility Site

- Provides immediate OHP/HK coverage for no longer than 60 days

- Only participating hospitals may determine presumptive eligibility

- Allows providers to be reimbursed for OHP-covered services provided during the temporary coverage period


- **Contact:** Janna Starr, OHA Medical Assistance Programs, [janna.starr@state.or.us](mailto:janna.starr@state.or.us)
Questions?
## Important Enrollment Contact Information

<table>
<thead>
<tr>
<th>Entity</th>
<th>Contact Information</th>
<th>Function</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Customer Service Center</td>
<td>800-318-2596</td>
<td>Application and eligibility determination process for all applicants directed to HealthCare.gov</td>
</tr>
<tr>
<td></td>
<td>HealthCare.gov</td>
<td></td>
</tr>
<tr>
<td>OHA Customer Service Center</td>
<td>Ph: 800-699-9075 Fax: 503-373-7493</td>
<td>OHA Public Medical Program application and eligibility determination process</td>
</tr>
<tr>
<td>OHA Processing Center</td>
<td><a href="mailto:OHP.Outreach@state.or.us">OHP.Outreach@state.or.us</a> Send secure email</td>
<td>Client advocacy</td>
</tr>
<tr>
<td>OHA Processing Center</td>
<td><a href="mailto:OregonHealthPlan.Changes@state.or.us">OregonHealthPlan.Changes@state.or.us</a> Send secure email</td>
<td>Client information updates</td>
</tr>
<tr>
<td>OHA Client Services Unit</td>
<td>800-273-0557</td>
<td>Manage OHA Public Medical Program enrollment</td>
</tr>
<tr>
<td>OHA Provider Services Unit</td>
<td>800-336-6016</td>
<td>Work with MAP-contracted providers</td>
</tr>
<tr>
<td>OHP Care Coordination</td>
<td>800-562-4620</td>
<td>Nurse advise for Open Card members</td>
</tr>
<tr>
<td>MAP Administrative Office</td>
<td>503-945-5772</td>
<td></td>
</tr>
<tr>
<td>Governor’s Advocacy Office:</td>
<td>800-442-5238</td>
<td></td>
</tr>
<tr>
<td>Name</td>
<td>Role</td>
<td>Counties</td>
</tr>
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</tr>
<tr>
<td>Betse Thielman</td>
<td>Provider Campaign Coordinator</td>
<td>Statewide</td>
</tr>
<tr>
<td>Antonio Torres</td>
<td>Community Engagement Coordinator</td>
<td>Statewide</td>
</tr>
<tr>
<td>Marina Cassandra</td>
<td>Regional Outreach Coordinator</td>
<td>Gilliam, Hood River, Morrow, Sherman, Umatilla, Wasco, Wheeler</td>
</tr>
<tr>
<td>Colette Gillies</td>
<td>Regional Outreach Coordinator</td>
<td>Coos, Curry, Josephine, Jackson, Douglas, Lane</td>
</tr>
<tr>
<td>Ruby Graven</td>
<td>Regional Outreach Coordinator</td>
<td>Clatsop, Columbia, Tillamook, Lincoln</td>
</tr>
<tr>
<td>Chris House</td>
<td>Regional Outreach Coordinator</td>
<td>Benton, Linn, Marion, Polk, Yamhill</td>
</tr>
<tr>
<td>Jon McDaid</td>
<td>Regional Outreach Coordinator</td>
<td>Clackamas, Multnomah Washington</td>
</tr>
<tr>
<td>Kelly Paige</td>
<td>Regional Outreach Coordinator</td>
<td>Grant, Harney, Malheur, Union, Wallowa, Baker</td>
</tr>
<tr>
<td>Josie Silverman</td>
<td>Regional Outreach Coordinator</td>
<td>Clackamas, Multnomah Washington</td>
</tr>
<tr>
<td>Deanna Simon</td>
<td>Regional Outreach Coordinator</td>
<td>Crook, Deschutes, Jefferson, (except Warm Springs), Klamath, Lake</td>
</tr>
</tbody>
</table>