



In-Person Assistance Maximizes Enrollment Success

During the first open enrollment period, the new health insurance marketplaces have helped millions of consumers enroll in affordable health coverage. Consumers now have the opportunity to learn about and enroll in affordable health coverage in a variety of ways, including through in-person enrollment assistance from a trained and certified person in their community.¹ In-person assistance has played a crucial role in maximizing enrollment during this first open enrollment period.

While there are many factors that influence success in enrollment, two in particular make this enrollment period unique: awareness of the new coverage options available in the health insurance marketplace combined with the availability of financial help. This dynamic creates new challenges but offers a significant role for in-person assisters.

Consumers rely on in-person assistance to simplify the application process and the path to enrollment. Assisters can offer their resources and expertise by:

- Helping the consumer determine which documentation to gather before applying,
- Talking through complex health insurance concepts like deductibles and provider networks,
- Providing culturally and linguistically appropriate help, or
- Helping those who lack computer literacy apply online.

Consumers Who Receive In-Person Assistance Enroll at Higher Rates

Consumer-friendly online enrollment systems have made it easier for Americans to sign up for health coverage at their own pace, on their own time. However, simply creating an online system

for enrollment does not mean those who are uninsured will be able to access or understand it easily. When asked about enrollment preferences before the open enrollment period started, three out of four newly eligible consumers claimed to want in-person assistance to learn about and enroll in coverage.²

Although enrollment rates during the early months of open enrollment were relatively low overall, consumer experiences confirm the important role that assisters played in a successful enrollment experience. **Among consumers who attempted to enroll during the first three months of open enrollment, those who reported having in-person assistance were roughly twice as likely to successfully**

A white icon of a person stands to the left of a large white "2x" symbol, indicating a two-fold increase.

Consumers are about twice as likely to successfully enroll having in-person assistance as those who attempted online without help.

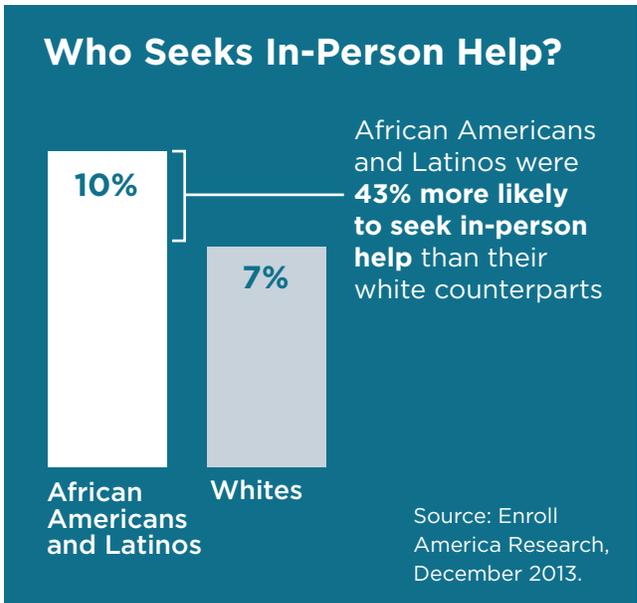
enroll in a health plan as those who attempted to enroll online without any help.

Nearly one out of three (31 percent) of those who exclusively or partially had in-person help with the application and enrollment process successfully enrolled. Only one in six (16 percent) of those who tried to enroll online and did not get in-person assistance successfully enrolled.³ This confirms recent survey work that found that uninsured consumers would be more likely to apply for health coverage if they could receive in-person assistance in their area.⁴

Underserved Communities Rely on In-Person Assistance

Members of racial and ethnic minority groups frequently rely on in-person assistance when trying to get health coverage. As funding runs out for navigators and other in-person assisters for the initial open enrollment period, limitations on federal and state-based grants (that can help both state-based and federally-facilitated marketplaces support in-person assistance for future years) create new challenges. Continued funding of in-person assistance efforts will be crucial in order to ensure that vulnerable communities are in the best position to learn about their choices and enroll in coverage.

Early research conducted by Enroll America indicates that African Americans and Latinos are seeking in-person enrollment assistance at particularly high levels. One in 10 consumers from these communities who tried to enroll used in-person assistance, while only one in 14 (7 percent) whites seeking to enroll used in person-assistance. Since we know that consumers seeking help enroll at higher rates, this further emphasizes the need to ensure that African Americans and Latinos



continue to have access to the full range of assistance options.⁵

Furthermore, it is important that these communities not only have access to in-person assistance but also that they are aware that free in-person assistance is available. Recent survey work found that only 11 percent of African Americans knew that navigators were available to help enroll in health coverage.⁶ Outreach efforts, especially those aiming to reach African Americans and Latinos, should incorporate messages about the availability of free in-person assistance.

Continued Funding of In-Person Assistance is Essential to Successful Enrollment as We Move Forward

The experiences from consumers who successfully enrolled in health coverage through the marketplaces reinforce the continued need for robust programs that provide enrollment assistance. As the federal government, state governments, and other stakeholders consider the appropriate level

of support for in-person assistance moving forward, it is critical to keep consumers' needs in mind. In-person assistance is vital not only for getting uninsured consumers enrolled, but also for ensuring that those who are enrolled retain coverage.

- Enrolled consumers will benefit from in-person assistance as they experience qualifying events that may trigger special enrollment periods, and as they go through the process of renewing coverage for the first time later this year.
- Consumers who did not enroll during the open enrollment period will also look to in-person assisters to determine how they can enroll as the year progresses, and in the next open enrollment period.

Cutting financial support for in-person assistance would negatively affect all consumers, especially the non-elderly uninsured. Three out of four non-elderly uninsured people have not even heard that they could find a certified assister in their area.⁷ And those in underserved communities are even more likely to depend on this help.

Increasing support for in-person assistance will ensure that these programs can meet



Who needs help?

The uninsured so they can **GET** covered, those who are already enrolled so they can **STAY** covered



When do they need it?

Enrollment assistance is needed **year-round**

consumer demand, particularly as they navigate the renewal process for the first time later this year. Furthermore, those who run assistance programs have learned lessons during the first open enrollment period that will make their efforts even more effective going forward—if they receive funding to continue their work.

Investing in in-person assistance is essential to improving enrollment rates for all consumers, particularly among the Latino and African American communities who are more likely to need health coverage, as well as help getting covered.

Acknowledgments

This piece was written by Zachary Baron, Senior Policy Analyst, Best Practices Institute.

Assistance was provided by Jennifer Sullivan, Director, Best Practices Institute.

The author wishes to thank Molly Warren, Ricky Gonzalez, and Rebecca George from Enroll America for their input and guidance.

Enroll America thanks Ingrid VanTuinen, Talia Schmidt, and Evan Potler of Families USA for their editorial and design support in the production of this fact sheet.

Endnotes

¹ See Enroll America's *Navigating the New Health Insurance Marketplaces: In-Person Assistance Options for Consumers* available online at http://www.enrollamerica.org/wp-content/uploads/2013/12/Enrollment_Assisters.pdf.

² Lake Research Partners, *Informing Enroll America's Campaign: Findings from a National Study* available online at http://www.enrollamerica.org/wp-content/uploads/old-files/best-practices-institute/public-education-resources/Enroll_America_Survey_Final_Report.pdf.

³ Enroll America Research, December 2013. The finding is based on responses from a large-scale online survey about recent health insurance experiences that included 3,468 consumers who indicated that they were either uninsured or looking for better coverage and who had tried to sign up for coverage since October 1. This includes individuals who signed up for Marketplace plans, Medicaid, CHIP, employer-sponsored coverage, and other forms of private insurance.

⁴ See PerryUndem/Robert Wood Johnson Foundation's *Checking in on Enrollment: Communicating to Uninsured Consumers Midway through Open Enrollment* available online at http://www.rwjf.org/content/dam/farm/reports/surveys_and_polls/2014/rwjf410426.

⁵ Enroll America Research, December 2013.

⁶ See PerryUndem/Robert Wood Johnson Foundation's *Checking in on Enrollment*.

⁷ Ibid.

