

Tips for Talking with Your Patients About Their New Health Coverage Options

Health care providers touch the lives of uninsured individuals and families daily and are a trusted source of information for their patients. Providers and their staff can be an excellent resource in educating their uninsured patients about the new Health Insurance Marketplace and expanded Medicaid coverage. Everyone who works in the health care delivery field can play a role in encouraging patients to enroll in these new coverage options.

The uninsured want health coverage, but they need the facts.

Health insurance is on the minds of uninsured individuals and families across the country, but most do not know about the new health coverage options made available by the Affordable Care Act. They have had trouble finding quality coverage in the past, they are worried about affordability, and they are unsure about which benefits plans will cover.

Simple messages can reach the uninsured and motivate them to enroll.

Health care providers do not need to become experts in the eligibility and enrollment process in order to help their patients get covered. Simply informing patients that new health coverage options will be available for them and sharing a few basic facts may motivate patients to seek more information and get enrolled.

Although the uninsured population is diverse, research has found that the four simple facts listed below will resonate with all demographics and will greatly increase their interest in enrolling.

4 Key Facts to Share with Your Patients

Beginning in October 2013, there is a new way to find a quality health insurance plan that fits your needs and your budget through the new Health Insurance Marketplace.

1. All plans must cover the care you need, including doctor visits, hospital stays, preventive care, prescriptions, and more.
2. Low-cost and free plans are available, and financial help is available based on how much money you make.
3. No one can be denied coverage because they have a pre-existing condition.
4. There is no sales pitch or fine print, just side-by-side comparisons of each plan.

Be prepared with these messages, and empower patients to take the next step.

After sharing these simple facts, many uninsured individuals will be motivated to learn more about the new options and apply for coverage. Patients can talk to an expert—by phone, online, or in person—who will help them choose a plan that is right for them. **They can go to HealthCare.gov or call 1-800-318-2596 to get more information**, but many will want in-person help understanding their options. Fortunately, there will be trained application and enrollment assisters in every state who can provide help free of charge.

Health care providers can partner with assisters in their community and develop a plan for referring patients. These assisters may also be available to spend time in providers' offices on a periodic basis.

There are easy ways to spread the word to patients that new health coverage options are available.

- Provide all staff with the four basic facts listed previously.
- Partner with a local organization that provides application assistance to:
 - Offer on-site application assistance.
 - Encourage patients to sign up to have an assister contact them.
- Hang up posters in the waiting room.
- Place information about the new coverage options on your telephone system's "on hold" recording, your website, email, and social media channels (Facebook, Twitter, etc.).

For additional outreach ideas, information on enrollment, and other ways to get involved, go to EnrollAmerica.org.