

# The Affordable Care Act— Assisting Your Patrons



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September 26, 2013

# U.S. National Library of Medicine



Search

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## Databases

- PubMed/MEDLINE
- MeSH
- UMLS
- ClinicalTrials.gov
- MedlinePlus
- TOXNET
- Images from the History of Medicine
- LocatorPlus
- All NLM Databases & APIs



NIH MedlinePlus the magazine

Summer 2013 Issue

## NIH MedlinePlus Magazine, Summer 2013

Read articles about skin cancer, genetics, memory and forgetfulness, taking medicines safely, and more.

REPLAY



## Find, Read, Learn

- Search biomedical literature
- Find medical terminologies
- Search NLM collections
- Read about diseases
- Learn about drugs
- Explore history
- Find a clinical trial
- Use a medical dictionary
- Find free full-text articles

## Explore NLM

- About NLM
- Health Information
- Library Catalog & Services
- History of Medicine
- Online Exhibitions & Digital Projects
- Information for Publishers
- Visit the Library

## Research at NLM

- Human Genome Resources
- Biomedical Research & Informatics
- Environmental Health & Toxicology
- Health Services Research & Public Health
- Health Informatics

## NLM for You

- Grants & Funding
- Meaningful Use Tools
- Training & Outreach
- Network of Medical Libraries
- Regional Activities
- Careers @ NLM

## News & Events

- NLM Announces Digital Release of "The Reward of Courage" (09/03/13)
- The NLM Medical Text Indexer Providing Baseline for International BioASQ Challenge (08/06/13)
- NLM Announces Release of Pill Images (07/23/13)
- Grande Dame of Indexing at the National Library of Medicine, Thelma Charen, Dies (07/17/13)

<http://nlm.nih.gov/>



Technical Bulletin



Connect with NLM



Multimedia Exhibition



Podcasts



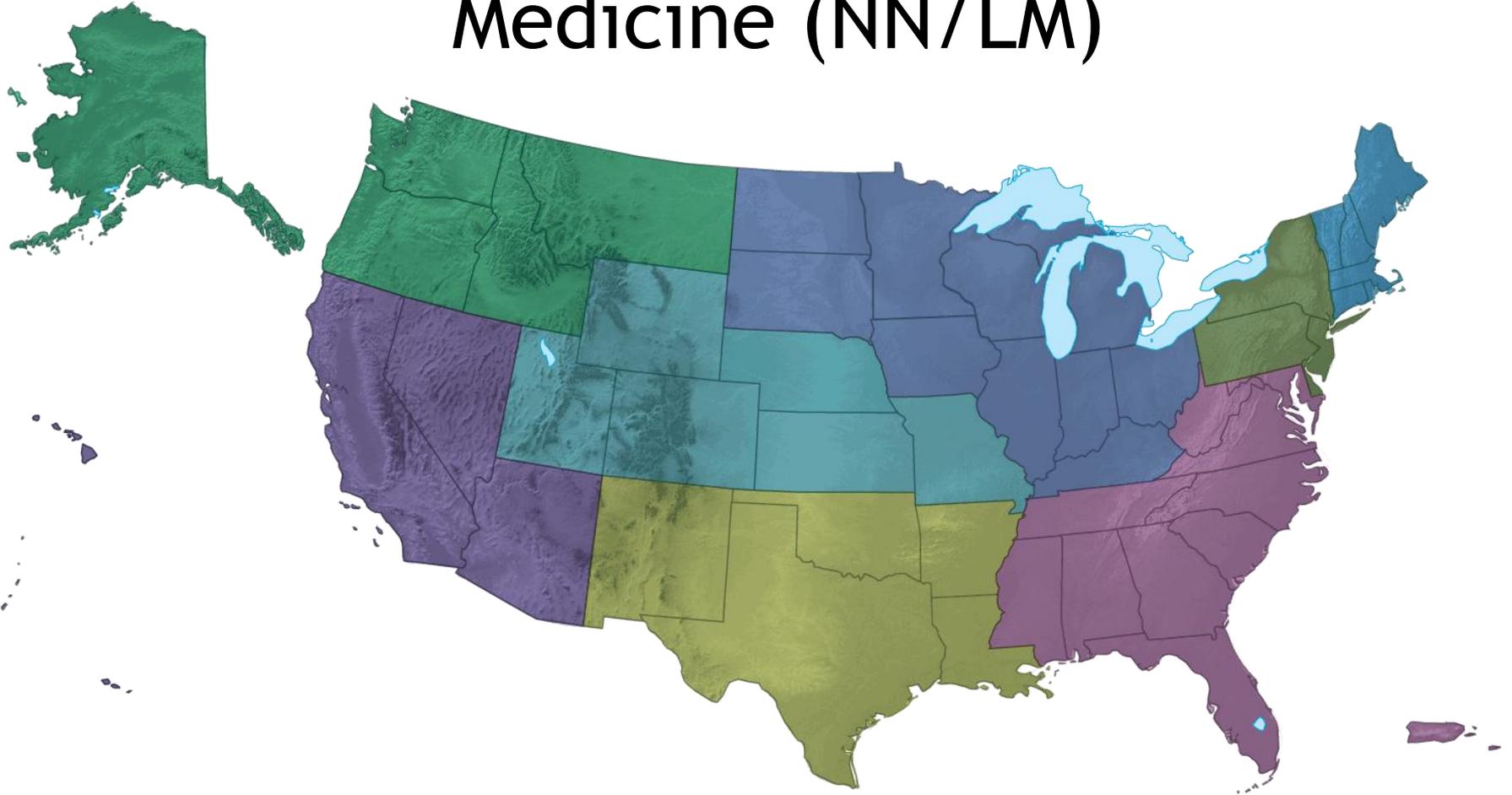
NLM Tools & Widgets

# National Library of Medicine Databases



A service of the U.S. National Library of Medicine  
NIH National Institutes of Health

# National Network of Libraries of Medicine (NN/LM)



<http://nnlm.gov/>

# Affordable Care Act: The Basics



# Enrollment





# HealthCare.gov

HealthCare.gov

Learn

Get Insurance

Español

Individuals & Families

Small Businesses

All Topics ▾

Search

SEARCH

## The Health Insurance Marketplace is coming soon

A new way to get affordable coverage launches October 1.

Answer a few questions to learn if you qualify for lower costs.

[SEE YOUR OPTIONS »](#)

PLAN &  
COST INFO  
COMING

OCT 1

GET IMPORTANT NEWS & UPDATES

Email Address

SIGN UP

What is the Health Insurance Marketplace?

What is the Marketplace in my state?

What if I have job-based insurance?

How can I get coverage at lower costs?

What do small businesses need to know?

<https://www.healthcare.gov/>

 Health Insurance Marketplace

**33** DAYS LEFT UNTIL  
OPEN ENROLLMENT

**OCT 1** Open Enrollment Begins

**JAN 1** Coverage Begins

**MAR 31** Open Enrollment Closes

# You are not alone

- Navigators
- Certified Application Counselors
- Assisters
- Agents and Brokers
- Champions for Coverage



# Help for Libraries



# Partners Working Together



# CMS.gov Health Insurance Marketplace

**CMS.gov** | Health Insurance Marketplace  
Centers for Medicare & Medicaid Services

Type search term here

Search

Get email updates



## Health Insurance Marketplace

If you're a professional learning about the Marketplace and helping people apply, get the latest resources here.

If you're a consumer ready to learn about and buy health insurance through the Marketplace, visit [HealthCare.gov](http://HealthCare.gov), the official consumer site for the Marketplace.

Partner with us >

Get training >

Get official resources >

Join us to become a Champion for Coverage >

Apply to be a certified application counselor organization >

### Looking for consumer information?

Visit [HealthCare.gov](http://HealthCare.gov), the official consumer site for the Marketplace.

Get consumer information >

### Have questions?

Find the right answers to your questions about the Marketplace.

<http://marketplace.cms.gov/>

# OCLC WebJunction



Quickly find the answer to your Question



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## eHealth

<http://www.webjunction.org/explore-topics/ehealth.html>



[Overview](#)

[Get Involved](#)

[News](#)

[Webinars](#)

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### Supporting Library Capacity to Respond to Patron Health Information Requests

Effective July 1, 2013, WebJunction and our partners at [ZeroDivide](#) have launched a new project to provide information to the library community regarding opportunities and resources to connect patrons to health and wellness information.



For more information, visit our [FAQ page](#). Please [sign up](#) to receive updates about this project, including details about webinars and new additions to the resources made available through WebJunction.

This project is supported through an agreement with the [Institute of Museum and Library Services](#), and while work is just getting under way, the following is intended to support state and public libraries in understanding initial priorities for this work.

[Submit a document](#)

[Subscribe to Topic](#)

#### Related Topics

[WebJunction Event Archives](#)

#### #libs4health

**WebJunction**  
[@WebJunction](#) 20h

Thanks to all who attended today's webinar on libraries and the ACA. The archive is up!  
[#libs4health](#) [#wjwebinar](#)

# NN/LM SCR Affordable Care Act Resources

**In this section:**

[Provide Outreach - Resources](#)

[Consumer Health Outreach](#)

[Outreach Committee](#)

[Outreach Forms](#)

[Order Educational Materials](#)

[Printable Materials](#)

[Resource Libraries](#)

[Class Calendars](#)

## Affordable Care Act (ACA) Resources

### What is the Affordable Care Act?

The Affordable Care Act (ACA) was passed by Congress and signed into law on March 23, 2010. A brief outline of each Title (or section), as well as the full text of the ACA can be found at [The Affordable Human Services \(HHS\)](#). On October 1, 2013, open enrollment in the [Health Insurance Marketplace](#) begins for coverage starting as early as January 2014. The initial open enrollment period closes March 31, 2013.

### What is the role of libraries in the Affordable Care Act?

As trusted information providers, libraries may see an increased demand in patron requests regarding the ACA. The National Library of Medicine (NLM) has been in conversations with several government agencies. The Regional Medical Libraries (RMLs) has been working with their state libraries to provide information.

More information about the [ACA and the Role of Libraries](#) is also available from the American Library Association (ALA).

On Friday, July 26, 2013, OCLC (Online Computer Library Center, Inc.) WebJunction hosted an informative webinar, "[Libraries & Health Insurance: Preparing for October 1](#)." The session was recorded and a [Libraries connecting patrons to ACA resources](#)" was also recorded. **new!**

Libraries and information providers are encouraged to link users to information provided by [HealthCare.gov](#). HealthCare.gov has created several [widgets and badges](#) in English and Spanish to quickly link to information and can quickly be added to a website.

<http://nnlm.gov/scr/outreach/aca.html>

### Recent Updates **new!**

- [Navigator Grants Recipients](#) **PDF**

On August 15, 2013, grant awards were announced to 105 Navigator grant applicants in Federally-facilitated and State Partnership Marketplaces. These Navigator grantees and their staff will serve as Navigators and provide assistance in shopping for and enrolling in plans in the Health Insurance Marketplace beginning this fall. Information on Navigators in the SCR can be found in the table below.

- [Healthy Young America Video Contest](#)

HHS Secretary Kathleen Sebelius and Young Invincibles announced the Healthy Young America video contest in an effort to inform young people about health insurance coverage and new options.

### Key Resources

- [HealthCare.gov](#)

HealthCare.gov and the Spanish version [CuidadoDeSalud.gov](#) are the primary websites for information about the ACA and were designed to help Americans prepare for the changes ahead. A toll free 1-800-368-0163 (TTY/TDD). Operators can provide educational information now, and enrollment assistance after October 1, in more than 150 different languages.

The [Get Insurance tab](#) of the HealthCare.gov site provides customized information on the Health Insurance Marketplace for individuals and families as well as small business owners. Starting October 1, 2013, users will see various plan options. Prior to that date, information will be provided to help people get ready for the process.

- [Centers for Medicare & Medicaid Services \(CMS\)](#)

CMS has been designated as the HHS division responsible for the rollout of the ACA.

The site contains [Publications and articles](#) on the Health Insurance Marketplace including draft versions of the individual and employee ACA application. Additional information about the role of Nav

# The Role of The Library



# A Few Ideas to Get You Started

- Do your homework
- Determine your role
- Gather resources
- Identify partners
- Remember you are not alone





Time for Questions

Q: What is the best way to have my questions about the Health Insurance Marketplace answered?

A: Visit

<http://www.healthcare.gov>

# Visit <https://www.healthcare.gov>

ANSWER A FEW QUESTIONS TO LEARN HOW YOUR QUALITY OF CARE AFFECTS YOUR COSTS.

[SEE YOUR OPTIONS »](#)

GET IMPORTANT NEWS & UPDATES

Email Address

[SIGN UP](#)

What is the Health Insurance Marketplace?

How do I get help enrolling in the Marketplace?

What if I have job-based insurance?

How can I get coverage at lower costs?

What do small businesses need to know?

 Health Insurance Marketplace

**5** DAYS LEFT UNTIL OPEN ENROLLMENT

**OCT 1** Open Enrollment Begins

**JAN 1** Coverage Begins

**MAR 31** Open Enrollment Closes

HEALTH INSURANCE BLOG 

**21** SEP 10 ways to get ready for the Health Insurance Marketplace

**20** SEP 4 steps to getting covered in the Health Insurance Marketplace

**8** SEP Alejandra's story: College students need coverage too!

TOP CONTENT

Get your options & info

How does the health care law protect me?

How can I get ready to enroll?

CONNECT WITH US

 Share Your Story

 Watch Videos

 **Questions? Call 1-800-318-2596**



QUICK INFORMATION

or the Media

RESOURCES IN OTHER LANGUAGES

[中文 \(Chinese\)](#)

[Kreyòl \(French Creole\)](#)

GET EMAIL UPDATES

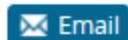
Email Address

Q: When are the Open Enrollment  
Periods?

A:

## Glossary

# Open Enrollment Period



The period of time during which individuals who are eligible to enroll in a Qualified Health Plan can enroll in a plan in the Marketplace. For 2014, the Open Enrollment Period is October 1, 2013–March 31, 2014. For 2015 and later years, the Open Enrollment Period is October 15 to December 7 of the previous year. Individuals may also qualify for Special Enrollment Periods outside of Open Enrollment if they experience certain events. (See [Special Enrollment Period](#) and [Qualifying Life Event](#))

You can submit an application for health coverage outside of the Marketplace, or apply for Medicaid or CHIP, at any time of the year.

Q: Where can I go to see the Application Form people will be required to fill out?

A: Health Insurance Marketplace  
<http://marketplace.cms.gov>

# Sample Application Form



## Application for Health Coverage & Help Paying Costs (Short Form)

THINGS TO KNOW



### Use this application to see what coverage you qualify for

- Affordable private health insurance plans that offer comprehensive coverage to help you stay well
- A new tax credit that can immediately help pay your premiums for health coverage
- Free or low-cost insurance from Medicaid or the Children's Health Insurance Program (CHIP)



### Who can use this application?

Single adults who:

- Aren't offered health coverage from their employer
- Don't have any dependents and can't be claimed as a dependent on someone else's tax return

**NOTE:** If any of the following apply, you need to fill out a different form to make sure you get the most benefits possible:

- You're married or have dependent children.
- You were in the foster care system, and you're under age 26.
- You have items that can be deducted from your income. If your only deduction is student loan interest, you **can** use this form.
- You're American Indian or Alaska Native.



### Apply faster online

Apply faster online at [HealthCare.gov](https://www.healthcare.gov).



### What you may need to apply

- Your Social Security number (or document number if you're a legal immigrant)
- Employer and income information (for example, from paystubs, W-2 forms, or wage and tax statements)



### Why do we ask for this information?

We ask about income and other information to let you know what coverage you qualify for and if you can get any help paying for it.

**We'll keep all the information you provide private, as required by law.**



### What happens next?

Send your complete, signed application to the address on page 3. **If you don't have all the information we ask for, sign and submit your application anyway.** We'll follow up with you within 1-2 weeks. Filling out this application doesn't mean you have to buy health coverage.



### Get help with this application

- **Online:** [HealthCare.gov](https://www.healthcare.gov).
- **Phone:** Call our Help Center at **1-800-XXX-XXXX**.
- **In person:** There may be counselors in your area who can help. Visit [HealthCare.gov](https://www.healthcare.gov), or call **1-800-XXX-XXXX** for more information.
- **En Español:** Llame a nuestro centro de ayuda gratis al **1-800-XXX-XXXX**.

Q: How should I reply to questions I don't feel qualified to answer?

A:

- 1.) Stress privacy and confidentiality of information
- 2.) Make sure you understand your library's policy

## Example Disclaimer Statement:

“The [Health Science] Library staff is trained to assist callers, and provide other sources of information. However, because we are not healthcare professionals, the information we provide cannot substitute for the medical expertise and advice from your healthcare provider. ...Library staff do not provide medical advice to patients, nor provide referrals to healthcare practitioners.”

Source: Beyond an Apple a Day: Providing Consumer Health Information at Your Library

Class Link: <http://nnlm.gov/training/consumer/apple>

# Thank you!

Contact the NN/LM SCR at:

<http://nnlm.gov/scr>

Affordable Care Act Resources:

<http://nnlm.gov/scr/outreach/aca.html>

[nnlm-scr@exch.library.tmc.edu](mailto:nnlm-scr@exch.library.tmc.edu)

713-799-7880 or 1-800-338-7657

Contact today's speaker at:

[cheryl.rowan@exch.library.tmc.edu](mailto:cheryl.rowan@exch.library.tmc.edu)

This project has been funded in whole or in part with Federal funds from the National Library of Medicine, National Institutes of Health, under Contract No. HHSN-276-2011-00007-C with the Houston Academy of Medicine-Texas Medical Center Library.