The Affordable Care Act—Assisting Your Patrons

Cheryl Rowan, MSLS
Consumer Health Coordinator, NN/LM SCR
Texas State Library
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National Library of Medicine Databases

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NIH National Institutes of Health
National Network of Libraries of Medicine (NN/LM)

http://nnlm.gov/
Affordable Care Act: The Basics
Enrollment
Health Insurance Marketplace
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 »

GET IMPORTANT NEWS & UPDATES

What is the Health Insurance Marketplace in my area?
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/
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

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, the official consumer site for the Marketplace.

Looking for consumer information?
Visit HealthCare.gov, the official consumer site for the Marketplace.
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.
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, 2014.

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 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 Libraries connecting patrons to ACA resources was also recorded. More information can be found here.

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 badges is provided and can quickly be added.

Recent Updates

- Navigator Grants Recipients
  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 a bridge between the Health Insurance Marketplace and consumers in shopping for and enrolling in plans. 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 help line (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, people can 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 Navigators.
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?

Visit [https://www.healthcare.gov](https://www.healthcare.gov)
Q: When are the Open Enrollment Periods?
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
# Sample Application Form

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

### 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](http://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](http://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](http://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
713-799-7880 or 1-800-338-7657

Contact today’s speaker at:
cheryl.rowan@exch.library.tmc.edu

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