

Resources for Communities of Faith to Get Covered

This toolkit provides proven strategies and templates for use in outreach to media and your community in order to raise awareness about Open Enrollment and drive traffic to HealthCare.gov, assisters, navigators, and brokers, and community enrollment events.

The Open Enrollment window for coverage beginning January 1, 2018:

November 1 – December 15, 2017

Visit HealthCare.Gov, call 1-800-318-2596 or find in-person help at localhelp.healthcare.gov to shop for plans and sign up.

Contents

- Open Enrollment Overview 2
- Who Is Uninsured? 2
- Key States and Deadlines 3
- Faith Language about Healthcare: 3
- How Can I Help My Community Get Covered? 4
- Communicating with People Who May Be Uninsured: 6
- Facts about Open Enrollment 6
- Frequently Asked Questions 7

This resource was modified by the **Interfaith Healthcare Coalition** in partnership with **Get America Covered** to ensure that faith communities played a role in encouraging healthcare enrollment. You can view the original resource at <https://getamericacovered.org/resources/>.

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Open Enrollment Overview

** Window: November 1, 2017 to December 15, 2017 for coverage beginning January 1, 2018 *

Open Enrollment is the time each year when you can sign up for health insurance if you don't already have coverage through your job, Medicare, Medicaid, Tricare, or another sort of health coverage. The majority of states are on the federal exchange and use HealthCare.gov. Twelve states have their own exchanges. All states begin Open Enrollment on November 1, though the 12 state marketplaces have different deadlines of December 15 or later.

The enrollment period is half as long as in previous years and there's only one deadline, so you must take action by December 15 or risk not having coverage in 2018 and having to pay a penalty.

That means it's up to all of us to get the facts out. Here's what we need people to know: You must take action to sign up for coverage by December 15 for 2018 coverage, and because of financial help, most people can find a plan for \$50 to \$100 per month.

Faith communities can play an important role in healthcare enrollment. Because many faith traditions view healthcare as a right, it is up to faith leaders to encourage their congregations and communities to get covered today.

When thinking about your outreach, it's important to keep in mind how people make decisions and when:

- **Deadline-driven:** People are deadline driven. Historically, enrollment is highest during the final week or days before an Open Enrollment deadline. Data show that people are much more likely to respond to any form of outreach when it's closer to the deadline.
- **Faith-based messaging:** Our faith traditions teach that healthcare is a right. Sticking to facts about our faith tradition and details about where they can find information to make an informed financial decision will help your community get covered.
- **Core Messaging Framework:** The core components of a great message to motivate marketplace insured and uninsured individuals to sign up for health insurance are that, 1) there are affordable plans available, 2) most people qualify for a tax credit that makes plans affordable, and 3) consumers may end up paying a lot more if they don't have insurance (because of unexpected illness or accident and/or because of the penalty).

By spreading the word, we can cut through the confusion and make sure people have the information they need to choose a plan that works for them.

Who Is Uninsured?

Uninsured individuals come from a diverse set of backgrounds. While some have a lot of experience with health insurance, many have limited or no experience. It's important to remember that many folks understand the importance of having healthcare, but it might not be a top priority.

The states with the highest number of uninsured individuals are Texas and Florida. The top five metro-areas are Miami, Dallas, Atlanta, Houston, and Tampa/Sarasota. But—high rates of uninsured individuals live in places like northern New Jersey, Chicago, Philadelphia, Charlotte, Salt Lake City, northern Virginia, Raleigh-Durham, Nashville, Detroit, Saint Louis, Greenville SC/Asheville NC, Portland OR, Kansas City, and Milwaukee.

Key States and Deadlines

HealthCare.gov Deadlines: 39 states use the federal website, HealthCare.Gov, for enrollment. Open Enrollment begins on November 1 and ends on December 15. *The only way to get coverage for 2018 past this deadline is to have a qualifying life event.*

States that Don't Use HealthCare.gov:

State	State Based Marketplace	Deadline for 2018 Coverage
California	Covered California	January 31, 2018
Colorado	Connect for Health Colorado	January 12, 2018
Connecticut	Access Health CT	December 22, 2017
District of Columbia	DC Health Link	January 31, 2018
Idaho	Your Health Idaho	December 15, 2017
Maryland	Maryland Health Connection	December 15, 2017
Massachusetts	Health Connector	January 23, 2018
Minnesota	MNSure	January 14, 2018
New York	NY State of Health	January 31, 2018
Rhode Island	Health Source RI	December 31, 2017
Vermont	Vermont Health Connect	December 15, 2017
Washington	Washington Health Plan Finder	January 15, 2018

Faith Language about Healthcare:

- Healthcare access is a fundamental social good and essential human right. It is required to protect the life and dignity of every person.
- We are fulfilling our faith (Gospel) mandate when we act as our sisters' and brothers' keepers to make sure their needs – including affordable, quality healthcare – are met.
- Neither individual financial circumstances nor zip code should influence access to care that is needed to simply live.
- Being human is the only prerequisite needed for someone to have access to healthcare.
- We seek to create a world that extends God's healing touch to all in our nation through quality healthcare. Striving to show the same love and compassion shown to us by God, we work to ensure that those with cancer are able to face their sickness confident of receiving the necessary care, that those with diabetes and chronic diseases are assured of obtaining their needed medications, and that families with sick children or kids with special needs know that they can meet their obligations without courting bankruptcy.
- Faith communities are committed to a faith-inspired moral vision of healthcare that offers health, wholeness, and human dignity for all.

How Can I Help My Community Get Covered?

Ready to get started helping people sign up for health coverage? This year's Open Enrollment period is the shortest it has ever been - it starts on November 1, and you must sign up by December 15 to have insurance in 2018 in any state that uses the federal marketplace. That's not much time, which means we need everyone's help in getting the word out.

The good news: faith communities are especially poised to disseminate this message. Many faith leaders have communities already poised to listen. Here are a few ideas to get you started:

- 1. Share what you can from the pulpit, lectern, etc.** Making sure people get enrolled in healthcare coverage is NOT partisan – it's a way we can ensure all those eligible receive health coverage and thus promotes the common good. Whether you fold remarks into a sermon or lecture, an announcement at your community of worship, or include a flyer in your bulletin, making sure the members of your community are educated on where to get more resources is an important first step.
- 2. Include information in any print communication:** Include information about Open Enrollment in printed communications that are received by your members, customers or employees. (For example: receipts, paycheck stubs, church bulletins, membership letters, program applications, etc.)

- **Sample Bulletin Insert:** Do you have health insurance? From November 1 – December 15 you can apply for or renew your coverage for next year. **Visit HealthCare.gov or call 1-800-318-2596** for more information and to enroll.

Our faith teaches that healthcare is a fundamental social good and an essential human right. It is required to protect the life and dignity of every person. Visit HealthCare.gov before December 15 to get covered. Most people qualify for a tax credit that makes plans affordable.

- **Materials:** There are a lot of materials that you can print and share for all of the HealthCare.gov states - and soon, we'll have them in Spanish language. ***You can even print these out and hang them in public spaces!***
 - **Get America Covered Poster, Flier, Postcard:** [Download Here](#)
 - **HC.gov Poster:** Get Health Insurance for 2018! [Spanish](#)
 - **HC.gov Brochure:** The Health Insurance Marketplace [Spanish](#)
 - **HC.gov Fact Sheet:** One-Page Guide to the Marketplace [Spanish](#)

If you live in a state that has their own exchange, check out the tool kit which has other state's websites and they'll have materials you can print.

- 3. Have an email list?** Alert your friends, members, customers or constituents about Open Enrollment to make sure they know now is the time to sign up. Be sure to include links to HealthCare.gov and details about deadlines for signing up in your email message.
- 4. Incorporate enrollment language into announcements.** If you appear in the media, or are in a position where you might be emceeding an event, you can incorporate this language to let people know about Open Enrollment:

“Before we talk about XX, I just wanted to remind people that you can sign up for affordable, quality health coverage from now through December 15 by going to HealthCare.gov. Thanks to financial help, most people can get plans for \$50 to \$100/month, so go to HealthCare.gov and check it out.”

5. **Share key facts on Facebook and Twitter.** The easiest thing you can do is to use your social media accounts to spread the word about Open Enrollment. [Find additional graphics here](#) to include in your Facebook or Twitter posts. **You can post using the #SoulstoEnroll hashtag to demonstrate faith support for Open Enrollment.**

Suggested Posts

Twitter:

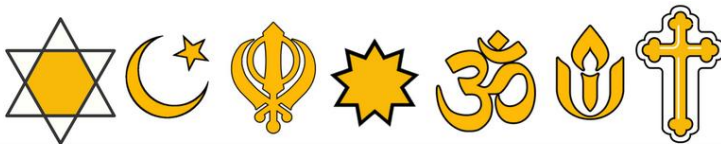
Our faith teaches that healthcare is a right. Sign up for 2018 health insurance starting Nov. 1 at HealthCare.gov. #SoulstoEnroll



Facebook:

We want to make sure that everyone in [Congregation] has all the resources they need to have health coverage in 2018. Sign up at healthcare.gov starting November 1 – the deadline for signing up is December 15!

#SoulstoEnroll



Calling All #SoulsToEnroll

Visit

HEALTHCARE.GOV

November 1 - December 15



Communicating with People Who May Be Uninsured:

- **Value health insurance:** Most of the uninsured want health insurance and understand why they should have coverage.
- **Doubt they can afford it:** Most assume health insurance costs far more than they can afford. Even if someone is aware that financial help is available, many incorrectly assume they don't qualify.
- **Need reminders:** People need multiple reminders to shop, apply and enroll in coverage. Many are on the edge about whether or not to enroll. Reminders increase their likelihood to see what options are available to them and ultimately enroll.
- **Most use assistance:** Most people enrolling in coverage for the first time use some kind of assistance during the process. Let them know expert help is available if they need it.
- **Convince to come back and shop:** Many uninsured individuals have shopped and need to be convinced to come back. Let people know that plans, prices and the financial help they are eligible for changes each year and to take another look.

This process can be really confusing – people don't know when Open Enrollment starts and are worried that the rates have gone up a lot and are unaware that financial help is available that lowers premiums.

Facts about Open Enrollment

Here's a cheat sheet with the key facts you need to know about Open Enrollment:

1. **Affordable Options:** Eight out of 10 people qualify for financial help so most people can find plans with premiums between \$50-\$100 per month -- many can find plans for less than \$50.
2. **Renewing Coverage:** If you already have coverage, Open Enrollment is the time to compare your options. Plans, prices and financial assistance change every year and most people can save money by actively renewing their coverage.
3. **24/7 Call Center:** To enroll or get assistance, people can call the Marketplace call center 24/7 (except Thanksgiving) during Open Enrollment at 1(800) 318-2596 and talk to a trained enrollment specialist.
4. **In-person assistance:** Confidential, unbiased in-person assistance is available - [you can make an appointment here](#). You can talk through your family's individual situation with a trained enrollment specialist.
5. **Plan Types:** Depending on which type of plan you choose - Bronze, Silver, Gold or Platinum - you'll pay a different percentage of total yearly costs for your care, and your insurance company will pay the rest. Bronze has the highest out-of-pocket costs, but the lowest monthly premiums. Silver is the only plan that qualifies for financial help to lower your out-of-pocket costs - what you pay for your deductible. Platinum plans have the least out-of-pocket costs, but the highest monthly premiums.
6. **Lower your out-of-pocket costs:** In addition to financial help that lowers premiums each month, many people also qualify for lower out-of-pocket costs through Cost Sharing Reductions. You must choose a silver plan to get these savings. Qualifying for these savings depends on your income - [see if you qualify here](#).
7. **10 Essential Health Benefits:** All health plans must cover these [basic health services](#):

- **Doctor's visits**—Outpatient care you get without being admitted to a hospital such as a doctor's visit for the flu;
- **Trips to the emergency room**—the average cost of which can exceed the average month's rent;
- **Treatment in the hospital** for inpatient care which, for an average three-day stay, can cost \$30,000;
- **Care before and after a baby is born**—because without insurance, a C-section can cost \$50,000;
- **Mental health and substance use disorder services**—which include behavioral health treatment, counseling, and psychotherapy—for which cost can be as much of a barrier as stigma;
- **Your prescription drugs**—as nearly half of all Americans took a prescription drugs in the last thirty days;
- **Services and devices to help injured individuals recover**, as well as those with disabilities or chronic conditions. This includes physical and occupational therapy, speech-language pathology, and psychiatric rehabilitation;
- **Lab tests** which, as reporters have found, can have widely varying costs even for simple blood tests;
- **Preventive services** including counseling, cancer screenings, and vaccines to keep individuals healthy and care for managing chronic diseases; and
- **Pediatric services** including dental care and vision care for children.

8. Penalty: If you do not have coverage from another source, you may have to pay a penalty of \$695 or 2.5% of your household income -- whichever is greater.

Frequently Asked Questions

What is HealthCare.gov?

- [HealthCare.gov](https://www.healthcare.gov) is an easy to use website for people looking for affordable health care coverage that fits their budgets and needs. The 39 states on the federal exchange use HealthCare.gov.
- Spanish speaking consumers should visit [CuidadoDeSalud.gov](https://www.cuidadodesalud.gov).
- HealthCare.gov makes it easy to shop and compare the plans available in your area.
- You can compare plan benefits and coverage prices and find out if you qualify for financial assistance.
- HealthCare.gov has information on how enrollment works and what benefits are available, as well as videos and checklists to help people learn about their options and the steps they need to take to get covered.

Why is it important to get covered?

- No one plans to get sick or hurt, but it happens. Health insurance from HealthCare.gov protects you and your family members from the unexpected.
- All plans at HealthCare.gov cover free preventive care with no co-pay. This means free check-ups, and more.
- All plans at HealthCare.gov also cover guaranteed essential benefits such as prescription drugs, maternity care, doctors visits and more.
- No one can be denied coverage because of a pre-existing condition like high blood pressure or asthma. No American has to worry that losing a job will mean that he or she won't qualify for health coverage.
- With health insurance, insured Americans won't be forced to put off a check-up or worry about going broke if they get sick.

Who can enroll in a health insurance plan through HealthCare.gov?

If you don't have health insurance through your job, Medicare, Medicaid or another source, HealthCare.gov helps you find and enroll in a plan that fits your budget and meets your needs.

How can people enroll in coverage?

- Getting covered is easier than ever. Every year, the process of signing up for coverage gets simpler. You can even apply on your cell phone. It only takes about 10 minutes to submit an application.
- There are many ways to select a health plan and enroll.
 - You can visit [HealthCare.gov](https://www.healthcare.gov) and sign up for coverage online.
 - If you have questions about signing up or want to talk through your options with a trained professional, free and confidential assistance is just a call or click away. You can call the Marketplace Call Center at 1-800-318-2596 or find local, in-person help by visiting [LocalHelp.HealthCare.gov](https://www.localhelp.healthcare.gov).
 - You can also schedule an appointment with an expert who can answer questions and help you sign up. [Make an appointment here.](#)

How can consumers get help if they have questions?

- Free tools on HealthCare.gov and personal assistance on the ground in communities across the nation are available to make sure you feel confident that you've picked the right plan for you and your family.
- If you have questions about signing up or want to talk through your options with a trained professional, free and confidential assistance is just a call or click away.
 - **Online:** Information is available at [HealthCare.gov](https://www.healthcare.gov) or [CuidadoDeSalud.gov](https://www.cuidadodesalud.gov).
 - **By Phone:** Marketplace call center representatives are available to help all day, every day at 1-800-318-2596. TTY users should call 1-855-889-4325. Assistance is available in many languages. The call is free.
 - **In Person:** Consumers can find free and confidential local help in their communities by visiting: [LocalHelp.HealthCare.gov](https://www.localhelp.healthcare.gov) or you can make an appointment with the [Get Covered America Connector](#).

Won't the law be repealed soon?

- The Affordable Care Act is the law. While there has been a lot of talk about repeal, nothing has changed. You still must have health coverage or risk paying a penalty of \$695. On November 1, you will still be able to visit HealthCare.gov and sign up for affordable coverage. You can still get financial help to lower your premiums and deductibles. And all of the plans must cover essential health benefits that keep you healthy and are there in case you have an accident or get sick.
- When you sign up for health coverage during Open Enrollment, you are guaranteed a year of coverage with your insurance company so long as you keep paying your premiums.

What about the executive order that President Trump signed - what does that mean for coverage?

- Nothing has changed. If you're signing up for coverage for the first time or re-enrolling for coverage, you'll have the same consumer protections and can get financial help that makes coverage more affordable.

How will I be impacted by President Trump's decision to stop funding Cost Sharing Reductions?

- "Cost-sharing reductions" is just a fancy way of talking about the help people can qualify for to lower their deductibles and other out-of-pocket costs.
- It's really important for people to understand that they will still get **ALL** of the financial assistance they qualify for, including cost sharing reductions, despite the decision to stop funding these payments.
- Even though insurance companies may have increased rates, the tax credit you receive increases too so you won't have to pay any more for your coverage.
- It's important that people come back in shop - if you don't receive a tax credit to lower your monthly premiums, there may be a plan that still meets your needs but saves you money.