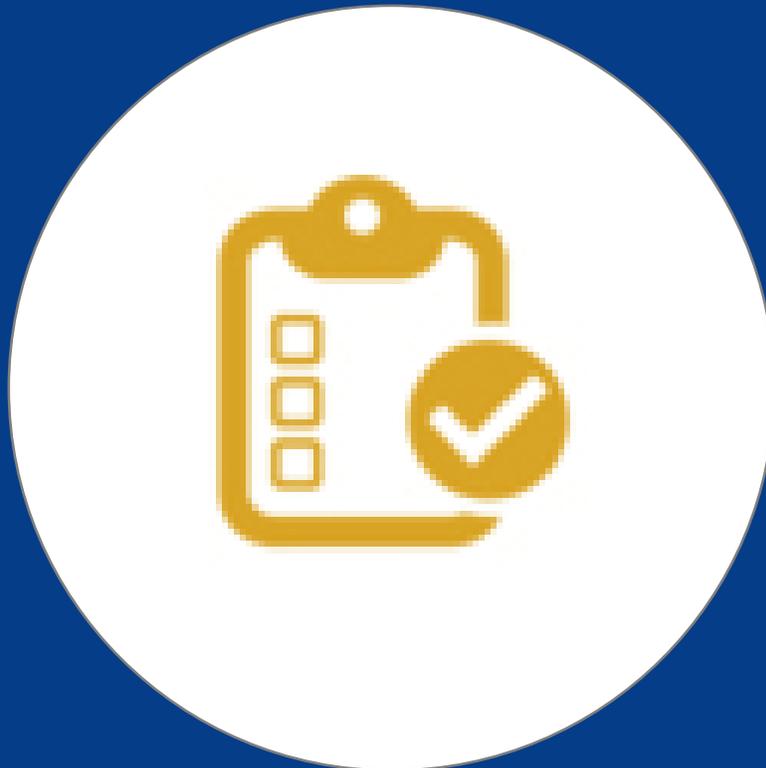


MARKETPLACE ASSISTER TOOLKIT

The Catalog of Assister Promising Practices



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Creating a Streamlined Enrollment Process: How the University of South Florida Helps Consumers from Outreach to Care

Over the last two years, HHS Navigator grantee University of South Florida (USF) has implemented a streamlined approach to helping consumers enroll that emphasizes consumer education. USF Navigators provide consumers with key information that empowers them to complete each stage of the application and enrollment process correctly, make the best decisions for themselves and their families, and ultimately use their Marketplace coverage independently.



UNIVERSITY OF
SOUTH FLORIDA

A. Preparing Consumers to Enroll in Coverage

Consumer education and assistance begins when USF Navigator staff set up appointments, because they encourage consumers to start thinking right away about the information that they will need in order to apply and enroll, and what they should consider before picking a plan. Additionally, when consumers schedule appointments in advance, USF staff can make sure they have the appropriate amount of staff to assist consumers.

1. Consumers can make an appointment with USF-affiliated Navigators by phone, email, or by using the coveringflorida.org website, which offers a “one-stop shop” where consumers can find individual assistance or look at the event schedule to find an enrollment event close to them.
2. As soon as consumers make an appointment, Navigators email or send a hard copy of USF’s “**pre-enrollment packet**.” This packet includes:
 - A [list of important dates](#), such as when Open Enrollment for the individual market begins and ends;
 - A form where consumers can note their appointment day and time;
 - Instructions on how to set up email and HealthCare.gov accounts, and important information to retain after doing so (such as a hint that will help them remember their user name and password);
 - A [checklist](#) of what to bring to the appointment to help complete the application;

Assister Tip

To help consumers find the best assister location for them, use [Find Local Help!](#)





- Introductory brochures about the Marketplace and health insurance, such as the “[Value of Health Insurance](#),” “[Things to Think About When Choosing a Health Plan](#),” and “[How the Marketplace Works](#).” ([Click here](#) to view additional resources for consumers who are new to the Marketplace.)
3. USF staff calls consumers with a reminder the day before their appointment in order to **confirm** the appointment, **provide directions and parking information**, and review **what consumers should bring** to the event so their appointment can go as smoothly as possible.

Assister Tip

When scheduling appointments, Navigators should encourage consumers to think about health care needs that could affect the kind of plan they want, such as doctors they already see, prescriptions they need, and health care services they may require.

B. Running an Enrollment Event

USF “Nav Lab” enrollment events allow consumers to accomplish each step of the process and learn about their options in order to make an informed choice.

1. When they arrive, consumers sign in at different tables based on whether or not they have an appointment; receptionists note that consumers with appointments have arrived, and enter walk-in consumers in a tracking sheet.
2. Consumers receive a manila envelope that contains consent forms for Navigators and media release forms; receptionists explain these forms so consumers can complete them before their appointment. Receptionists note that consumers **do not need to sign media consent forms** in order to receive assistance from a Navigator.
3. At the beginning of the appointment, Navigators greet consumers, review the consent form prior to providing assistance, and place the form back into the envelope for the organization’s records.

Assister Tip

USF Nav Lab events include media coverage, which staff members manage carefully. **Members of the media** sign in at designated tables when entering the event. USF staff provide them with an overview of the event and **inform them that some consumers do not sign media release forms and request no media contact**. Media are escorted to a **designated section of the event**; and asked not to interview consumers who have signed media consent forms until **after they complete their appointments**.



C. Helping Consumers Complete a Marketplace Application and Select a Plan

When helping consumers apply for coverage and select a plan, Navigators emphasize education and consumer engagement.

1. Filling out a Marketplace application goes more quickly because consumers have used USF's **pre-enrollment packet** and a Marketplace checklist to make sure they have all the information they need.
2. Navigators **build on concepts introduced** in [“Things to Think About when Choosing a Health Plan”](#) to help consumers consider which plans might be right for them.
3. Navigators encourage consumers to write down information they will need to use their coverage and submit life changes by providing them with a sheet titled, **“What information do I need to keep?”** This information includes their **application number** and hints that will help them remember their **HealthCare.gov log in information**.
4. After looking at their options, many consumers **need more time** to think about their choices or consult with their family. Navigators help these consumers by:
 - Encouraging them to write down which two or three plans **“made their short list”**;
 - Providing them with a **“homework assignment”** that includes steps they want to take before selecting a plan, such as calling a provider to make sure (s)he is in the plan's network, comparing plans' prescription drug formularies, or simply discussing their choices with a family member;
 - **Noting their name and contact information** so that consumers can make another appointment and **work with the same Navigator**, if they choose to.
5. Before consumers leave, Navigators provide them with a **“post-enrollment packet”** to help them move forward with selecting a plan if they have not done so already, understand any financial assistance they have been determined eligible for, and begin to use their coverage. The packet includes:
 - A printout of consumers' eligibility determination notice;
 - A [fact sheet on how to report life changes](#), and why it's important to do so;

Assister Tip

Encourage consumers who finish selecting a plan to note their **plan name, ID number, monthly premium, and insurance company website and contact information** to help them use their coverage moving forward.

Assister Tip

At the end of each appointment, **USF Navigators help consumers practice logging off HealthCare.gov and then logging back in** to make sure that they are comfortable doing this without assistance and can access their account independently when they need to.





- A copy of the [From Coverage to Care Roadmap to Better Care and a Healthier You](#);
- Tips consumers can use to [protect themselves from fraud](#); and
- A reminder to respond promptly to requests from the Marketplace for more information.

About Florida Covering Kids and Families:

Florida Covering Kids & Families (FL-CKF) is a community and consumer-focused nonprofit initiative based in the University of South Florida (USF) College of Public Health. USF's FL-CKF serves as the lead HHS Navigator grantee for a consortium of sub-grantees whose Navigators provide Marketplace education and enrollment services to consumers throughout the state of Florida.

Sharing Promising Practices:

Assisters are developing effective ways to provide outreach, education, and application and enrollment assistance every day. We are sharing these promising practices through our weekly newsletter and by posting them on Marketplace.cms.gov. Navigators who would like to highlight a successful promising practice can contact your Navigator Project Officer or send an email to navigatorgrants@cms.hhs.gov. CAC's can send an email to CACQuestions@cms.hhs.gov. When sending an email to share your experience, please use the subject line "Assister Spotlight: Promising Practices."

Assister Tip

Marketplace.CMS.gov offers additional [post-enrollment fact sheets](#) for consumers on topics like "[What to know about getting your prescription drugs](#)," "[What you should know about provider networks](#)," "[What you should know about seeing your doctor](#)," and "[Contacting your health plan](#)" to ask questions about details of their coverage.

**“Consumer Enrollment Event Checklist” (Based on the USF Process)****Consumer Enrollment Event Checklist****Preparing for an Enrollment Event**

→ *Ensure your event goes smoothly:*

- Market** the event and encourage consumers to **sign up for an appointment** in advance.
- Suggest that consumers **share event information with friends and family** once they've signed up.
- Ask consumers if they have an email address, and if so, whether they would like you to send an **email appointment confirmation**.
- Use an **event checklist** to confirm details like internet access, materials you'll bring, and staff you'll need.

Preparing Consumers for an Appointment

→ *Contact consumers before the event in order to:*

- Remind consumers** of event location, parking options, their appointment time, and what they should bring.
- Inform consumers you will send a **pre-enrollment packet** by email or regular mail that includes materials to help them prepare to apply, like this [Marketplace Application Checklist](#) and the [Employer Coverage Tool](#).
- Suggest that consumers consider **family members' health care needs**, such as doctors they see and prescriptions they take, before their appointment.

Welcoming Consumers to the Appointment

→ *Designate staff or volunteers to help consumers with basic initial tasks:*

- Register attendees** as they arrive, provide them with **consent forms**, and **explain** the consent forms.
- Help consumers **create email accounts** and choose **HealthCare.gov user names and passwords**.
- If there is time, encourage consumers to **practice independently logging out of and back into** their accounts.

Helping Consumers During the Appointment

→ *Emphasize education and answer consumers' questions:*

- Build on the pre-application [checklist](#) to help with the **application process**.
- Use educational materials such as [this video posted here](#) on HealthCare.gov to help consumers understand **how Marketplace financial assistance works**, and **how it relates to consumers' income and family size**.
- Remind consumers that filling out a complete, correct application helps ensure the best possible enrollment experience.
- Use [educational materials](#) such as [“Things to Think About when Choosing a Health Plan”](#) to help consumers consider **which plans might be right for them**.
- Encourage consumers who don't select a plan to note which two or three plans made their **“short list.”**

Concluding the Appointment: Ensuring Consumers can Move Forward

→ *Help prepare consumers to use their coverage and address any post-enrollment issues:*

- Provide consumers who don't complete plan selection with a **“homework assignment”** that includes steps to take before selecting a plan, such as calling a provider to make sure she is in the plan's network, comparing plans' prescription drug formularies, or simply discussing their choices with a family member.
- Provide consumers who selected a plan with a **post-enrollment packet** that includes a printout of their Eligibility Determination Notice, plan name and ID number, monthly premium, their insurance company's website and contact information, and a [Summary of Benefits and Coverage](#) for the plan they chose.
- Help consumers note their **application ID** and information that will help them remember how to access their **HealthCare.gov and email accounts**; see this [customizable reminder](#), a resource to help consumers retain the information they need.
- Provide **your contact information** so consumers can make another appointment with you if they choose.
- Explain that **you can help with post-enrollment issues** such as submitting a life change and re-enrolling in coverage.
- Provide all consumers with information about:
 - o How to **submit a life change**, such as [Report Life Changes to the Marketplace After You Enroll in Coverage](#) (also [available in Spanish](#)).
 - o Marketplace **renewal and re-enrollment**, such as, [“Take Action to Stay Covered through the Marketplace in 2016.”](#)
 - o How to **use their health coverage**, including the [From Coverage to Care Roadmap to Better Care and a Healthier You](#) (also [available in Spanish](#) and in [six other languages](#)).