Assisting Rural Consumers Overview

1. CMS Rural Health Strategy
   - 5 key objectives
   - Assister takeaways

2. Understanding consumers living in rural areas
   - Eligibility and enrollment barriers
     a. Limited choice and access to care
     b. Affordability
     c. Communication barriers
     d. Lack of transportation

3. How assisters can help

4. Additional resources
In May 2018, the Centers for Medicare & Medicaid Services (CMS) launched the agency’s first Rural Health Strategy to help improve access to high quality, affordable health care in rural communities. The strategy is intended to provide a proactive and strategic focus on health care issues across rural America to ensure the nearly one in five individuals who live in these areas have access to care that meets their needs.
The Rural Health Strategy—built on input from rural providers, beneficiaries, and consumers—focuses on five objectives to achieve the agency’s vision for rural health:

1. Apply a rural lens to CMS programs and policies
2. Improve access to care through provider engagement and support
3. Advance telehealth and telemedicine
4. Empower patients in rural communities to make decisions about their health care
5. Leverage partnerships to achieve the goals of the CMS Rural Health Strategy
Two of the five key objectives in the CMS Rural Health Strategy are pertinent to Marketplace assisters:

1. **Empower patients in rural communities to make decisions about their health care.** CMS will leverage existing rural communication networks to empower patients with the information and tools to engage in their health care and will explore ways to support enhanced access.
   - **Assister action:** collaborate with rural communication networks to develop and disseminate easy-to-understand materials and engage consumers in conversations about health care.
2. Leverage partnerships to achieve the goals of the CMS Rural Health Strategy. A key object of the strategy is to leverage partnerships with stakeholders nationally, as well as at the regional, state, and local levels.

- **Assister action**: it’s important to remember that part of leveraging partnerships hinges on assessing and utilizing resources in the community.
Fast facts about rural consumers:

- Nearly 1 in 5 Americans lives in a rural area.
- Out of the nearly 60 million Americans living in rural areas, 7.8 million are uninsured.
- Consumers in rural areas are less likely to have health coverage as compared to consumers in urban areas.
- Compared to urban populations, a larger proportion of the rural population may be eligible for subsidized health insurance plans through the Marketplace.
Some low-income rural consumers may be newly eligible for Medicaid if their state expanded coverage to individuals with household incomes less than 133% of the federal poverty level (FPL).

However, states that did not expand Medicaid are disproportionately rural.

Although 17% of Americans live in rural areas, only 9% of the nation’s physicians practice there.
Consumers living in rural areas may face the following barriers when applying for health coverage:

1. Limited choice and access to care
2. Lack of affordability
3. Communication barriers
4. Lack of transportation
How are rural consumers affected by limited choice and access to care?

- In some states and in some areas within states, only one or two insurance companies offer plans on the Marketplace.
- Some plan networks may not include the hospitals or doctors that are most convenient to consumers.
Health Insurance Exchange Coverage Map

County by County Analysis of Current Projected Insurer Participation in Health Insurance Exchanges

- 0 counties projected to have 0 carriers (0.00%)
- 1,524 counties projected to have 1 carrier (48.52%)
- 0 Exchange participants projected without coverage (0.00%)
- 2,698,939 Exchange participants projected without choices (29.33%)

How can assisters help rural consumers?

- Help consumers find out whether their preferred doctor(s) or hospital(s) are in-network for the plans they are considering.
- Help consumers assess their options for transportation to providers covered by the different plans.
- Show consumers the Plans and Prices tool on Healthcare.gov, where they can see if their doctors, medical facilities, and prescription drugs are covered under a plan.
Limited Choice and Access to Care

- It’s important to remember that some rural consumers may qualify for a:
  - **Special Enrollment Period (SEP)** if they experience any of the following situations outside of open enrollment: loss of qualifying coverage, change in household size, change in primary place of living, change in eligibility for Marketplace coverage or help paying for coverage, enrollment plan error, or other situations.
  - **Hardship exemption** from the requirement to have health insurance due to limited plan choice. If consumer are granted a hardship exemption, they can enroll in a catastrophic plan.
How are rural consumers affected by the issue of affordability?

- Some states have not expanded Medicaid to cover adults with household incomes up to 133% of the FPL and financial assistance through the Marketplace may be available to consumers with household incomes up to 400% FPL.
- Consumers can use the Plans and Prices tool on Healthcare.gov to preview plans and prices before logging into Healthcare.gov; consumers can choose each family member’s expected medical use as low, medium, or high.

  ➢ When consumers view plans, they will see an estimate of their total costs—including monthly premiums and all out-of-pocket costs—based on their household’s expected use of care.
How can assisters help rural consumers?

- Discuss the full range of health coverage options for which the consumer is eligible through the Marketplace.
- Help consumers understand the basics of health insurance and help consumers align their coverage options with their budgets and specific health coverage needs.
- Talk with consumers not only about premiums, but also the cost sharing under different plans.
- Explain that sometimes the plan with the lowest premiums may not be the one that is best suited for their specific health care needs.
How are rural consumers affected by communication barriers?

- Some consumers in rural areas have limited cell phone reception or lack internet services, which can make consumer outreach and assistance difficult.
- Out of the 19 million Americans without internet access, 14.5 million live in rural areas.
How can assisters help rural consumers?

- Help consumers in rural areas with filling out paper applications, if applying online is not possible/convenient for the consumer.
- Be prepared to use mail to send information to, and correspond with, consumers.
- Consumers in rural areas may not have an email address or may not check it as frequently so assisters should make sure consumers know how to contact the Marketplace Call Center with questions about their Marketplace application.
- Check with individual consumers to see what the best method of communication is for them.
- The Marketplace will ask if consumers prefer to receive notifications through the mail or email, and consumers will need to specify one of these mechanisms for communication.
Lack of Transportation

How are rural consumers affected by transportation issues?

- Some consumers living in rural areas may not have access to public transportation or other sources of reliable transportation.
- This can make it harder for them to attend outreach and enrollment events, seek assister services, or access health care providers.
How can assisters help rural consumers?

- Host outreach and education events in convenient locations for rural consumers.
- Leverage relationships within the community by providing local business and trusted institutions with brochures and informational materials about the Marketplace that they can share with consumers. Make sure these materials include your organization’s contact information.
- Offer remote assistance services, such as helping a consumer over the phone.
A lack of visible information about the Marketplace in rural areas may impact the turnout at outreach and education events. Assisters can do the following to bolster education and outreach efforts in rural areas:

- Identify “hub” locations in the community.
- Use local media and social media to get the message out to the community.
- Build trust by developing relationships with local institutions and organizations.
- Help educate local officials and leaders about promoting health care awareness.
- Create “health care buy-in” in the community.
- Develop relationships with other resources in rural communities.
- Develop relationships with other state-level rural health stakeholders.
Assisting Rural Consumers

- Visit the CMS Rural Health website.
  - Check out the *CMS Rural Health Strategy*.
  - Share the *5 Key Objectives Infographic*.
- Review HRSA’s Office of Rural Health Policy website.
- Read HRSA’s National Advisory Committee on Rural Health and Human Services *policy brief* on health coverage issues facing rural consumers and recommendations on how to overcome them.
- Find information on the office that deals with rural health in your state on the National Organization of State Offices of Rural Health website.