MARKETPLACE ASSISTER TOOLKIT

The Catalog of Assister Promising Practices

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The Community Council of Greater Dallas (the Community Council) is an HHS Navigator grantee in the Federally-facilitated MarketplaceSM for Texas. The Community Council has been helping communities since 1940. Working in concert with its member agencies and public sector resources, the Community Council identifies services that are needed in the community, determines the best approach to deliver these services, and develops action plans to implement these needed services. A few of the social services that the Community Council helped launch include the Dallas Community Action Agency, Dallas Association of Services to the Homeless, and AIDS ARMS just to name a few. The Community Council is dedicated to making sure its communities get and benefit from needed social services.

Promising Practice

Many people mistakenly believe that all former military personnel and their families have health care coverage and understand their health care coverage options when retiring or separating from the military. The Community Council has found that this is not always true. Retirees and their dependents typically have coverage through TRICARE, but often, military personnel who separate before reaching retired status may not be eligible for medical benefits for their families. These families may qualify for Medicaid, the Children’s Health Insurance Program (CHIP), or qualified health plans (QHPs) available through the MarketplaceSM.

All eligible separating and retiring military members must attend the Transition Assistance Program where information is shared on military health coverage. In collaboration with the Centers for Medicare & Medicaid Services (CMS) Regional Intergovernmental Affairs Office in Dallas, and with permission from military personnel, the Community Council has begun providing educational health care coverage information at these presentations to retiring and separating military personnel. These presentations are part of the work being done under an HHS Navigator grant and were launched at Naval Air Station Joint Reserve Base in Fort Worth, Texas which currently has over 96002 military personnel stationed at the base. The primary goal of this initiative is to educate military personnel, who are separating from the military, about health coverage options for themselves and their dependents.

To prepare for this initiative, the Community Council researched data on the number of retiring military personnel and their families who were uninsured and the impact on the family. The Community Council also researched TRICARE to understand how the program works and the benefit of this program to military personnel and their families. TRICARE is health care coverage for active and retired military and their eligible

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1 Health Insurance MarketplaceSM and MarketplaceSM are service marks of the U.S. Department of Health & Human Services.

2 According to Department of Defense Military Installations website.
family members, which is run by the Department of Defense. The Department of Veterans Affairs runs a separate health care system for those separated under any condition other than dishonorable and who meet other criteria. The Civilian Health and Medical Program of the Department of Veteran’s Affairs (CHAMPVA) is a comprehensive health care benefits program in which the Department of Veteran’s Affairs (VA) shares the cost of covered health care services and supplies with eligible beneficiaries.

This research helped the Community Council understand important nuances about veterans’ coverage options. For example, if a retiree or veteran has TRICARE or CHAMPVA, they will not incur a tax penalty. For military retirees covered by TRICARE, their eligible family members (generally spouse and minor children) will also be covered. However, under CHAMPVA the spouse or children of a retiree or veteran may not be covered and may therefore incur a tax penalty if they do not enroll in other minimum essential coverage (MEC). Also, some veterans may have VA coverage that qualifies as MEC; however they may live in rural areas, which may not be near a VA medical facility, and may choose to enroll through the MarketplaceSM to have more options for seeking health care. Veterans who live more than 40 miles away from a VA medical facility or have an excessive travel burden are eligible to receive care from non-VA facilities through the Choice Act of 2014. Information such as this helped the Community Council to tailor its presentations and provide participants with relevant information to make informed health coverage decisions.

Working closely with the base Transition Services Manager, who is responsible for sharing information with military personnel in transition to civilian life, the Community Council makes two presentations per month on base. One presentation is dedicated to Navy and Air Force personnel, and the second presentation is dedicated to National Guard and Reserve personnel. The audience consists of personnel who are active military in transition, National Guard/Reserve, retired military personnel, and their dependents. The presentations include information about free application assistance for coverage through the Health Insurance MarketplaceSM, CHIP and Medicaid application assistance, and Special Enrollment Periods (SEP) for which they may be eligible. The Community Council covers important topics such as what military coverage qualifies as MEC and in what circumstances the veterans or their families may qualify for Premium Tax Credits. Other guest presenters are also available to discuss other veteran health benefit coverage options as well.

In combination with the presentation, the Community Council created handout packets organized in the same order as the presentations to allow participants to easily follow the presentation, take notes, and write down questions. The Community Council presenters also learned that participants may not ask questions during presentations, but are more likely to ask questions in-person after the presentation. The presenters now schedule the presentations to allow for time to linger afterwards to answer questions and talk one on one with participants. Also, when working with military installations, it’s important to remember logistical considerations. For instance, clearing security can sometimes take a while, so allow plenty of time for entering the installation.

This initiative began in April 2016 and is scheduled through Open Enrollment 4; however, because of the success of this initiative, the Community Council is in the process of extending its relationship with the Naval Air Station Joint Reserve Base Fort Worth and scheduling additional presentations beyond the OE4 for as long as they will be beneficial to the personnel and their families. Also as a result of the success of this effort, the Community Council is working with the base Transition Services Manager at Fort Hood in Killeen, Texas, to implement a similar model. Fort Hood is one of the largest Army bases in the United States.
Assister Tips

- Develop relationships with your local military bases by reaching out to Transition Services Managers and explain how you can help. A good working relationship with the base Transition Manager is key.

- Utilize the TRICARE.mil website for information and provide this resource to military retirees and their families.

- Understand veteran coverage options and which ones will allow veterans to avoid the individual shared responsibility penalty for failure to maintain health coverage.

- Make time to answer questions and talk with consumers one on one as some participants may not ask questions during presentations.

- Consider the logistics of working on military bases; for instance, have a clear understanding of the process to enter the military installation, make sure to complete the clearance process and submit required documentation, and allow time to clear security.

Protecting personally identifiable information (PII) and privacy is very much a priority for this initiative. Assisters may be strictly limited in taking photos and/or sharing stories of the Veterans under military or military base rules. Assisters should be certain that they have appropriate permission and individual consents for all collections and uses of personally identifiable information, including photos and personal stories.

Key Takeaways

- As a best practice, collaborate with local agencies, TRICARE, and CMS Regional Offices to develop programs and services to define and help meet the needs of the community.

- As a best practice, think about communities who may have access to health coverage, but who may also benefit from learning about the health coverage options available through the MarketplaceSM.

Useful Resources

- Health Coverage Options for Military Veterans
- VA, Affordable Care Act and You
- CHAMPVA

1 This communication was printed, published, or produced and disseminated at U.S. taxpayer expense.