



Marketplace Outreach



Best Practices for Outreach to Latino Communities

*Office of Communications
Centers for Medicare &
Medicaid Services*

Possible Enrollment Challenges

- Limited English proficiency
- Fear of immigration enforcement
- Low health insurance literacy
- Limited access to Internet, email, or phone
- Belief that Marketplace plans aren't affordable
 - Fear of not being able to make monthly premium payment
- Complicated application process
- Insurance company notices hard to understand

Possible Technology Barriers

- **Mistrust of the Internet**
 - Fear of identity theft and being reported to immigration
- **Slow speeds**
 - Accessing from a public place – not at home
- **Long wait times at the Marketplace call center**
 - Not good for mobile phone users
- **Difficulty with creating an email address**
 - Not familiar with email
 - Low computer literacy challenges
- **Challenge of creating a Marketplace account online**



Affordability

- Cost is the top barrier for uninsured
 - Fear of not making their monthly premium payments
 - Fear of the individual shared responsibility payment – aka “the fee”
- Raise awareness about eligibility for financial assistance that can lower costs
 - Get financial assistance that can lower costs for accessing health services or lower your monthly premium
 - “Many people applying for coverage through the Marketplace are eligible for advance premium tax credits that can be used to lower costs for their monthly premiums and health care services.”

Key Messages for Assisters

- The importance of having health insurance
 - Primary care vs. emergency care
- Know your out-of-pocket costs
 - When does co-insurance for health services apply?
- Preventive services available for free – with no copay
- Advance Premium Tax Credits help to lower monthly premiums and cost sharing reductions lower costs for health services
- Reassure mixed status families – the information provided through their application for Marketplace coverage won't be used to take immigration action



Enrollment and Outreach Best Practices

- Provide culturally and linguistically appropriate services and information
- Provide tutorials and assistance for creating an email account and using the Internet
- Work with local organizations/municipalities to distribute information and provide enrollment assistance
- Engage local media
- Spread the word in the community

Adapt CuidadoDeSalud.gov Information

- Make it culturally and linguistically appropriate
- Use language familiar to your community
- Keep information simple and easy to understand
- Use question and answer formats
- Understand cultural beliefs and behaviors

Reaching Young and Healthy Latinos

- Testimonials and vignettes proved effective in targeting potentially skeptical young, healthy Hispanics.



In-person Assistance in Your Community

- Trusted sources for information
 - Regular gathering places (churches, schools, libraries, community centers, etc.)
- Accessible location
 - Near public transportation
- Dedicated phone number for appointments
 - Learn about organizations that are assisting with enrollment in your community:
<http://ayudalocal.cuidadodesalud.gov/es/>
- Extended hours of service
 - Evenings and weekends

Leveraging Community Resources

- Work with trusted community-based organizations
 - Churches, Pastors, Faith-based organizations
- Seek support from local and municipal agencies that provide social services
 - County health, housing, homeless shelters, and food banks
- Ask elected officials for their support
 - Mayors, Council members, School Boards
- Create or work with Latino coalitions
- Partner with pharmacies and grocery stores

Elements of a Successful Event

- Setup area/staff to sign consumers up for email accounts
- Offer free childcare or supervised play area
- Conduct Marketplace education talks
 - How to select a plan
 - Eligibility for lower costs
- Offer private laptop or computer stations
 - High speed Internet connection
 - Access to a printer
 - Ensure that consumer information can be kept private and secure
- Anticipate hosting large numbers of persons
 - Designate where people will line up
 - Provide seated waiting areas

Events and Localized Help



Engaging Local Media

- Educate media staff about the importance of getting covered
- Seek opportunities to do public service announcements
- Share personal stories
- Invite media to your outreach events
- Send regular updates to local media about enrollment opportunities

Advertising with Deadlines

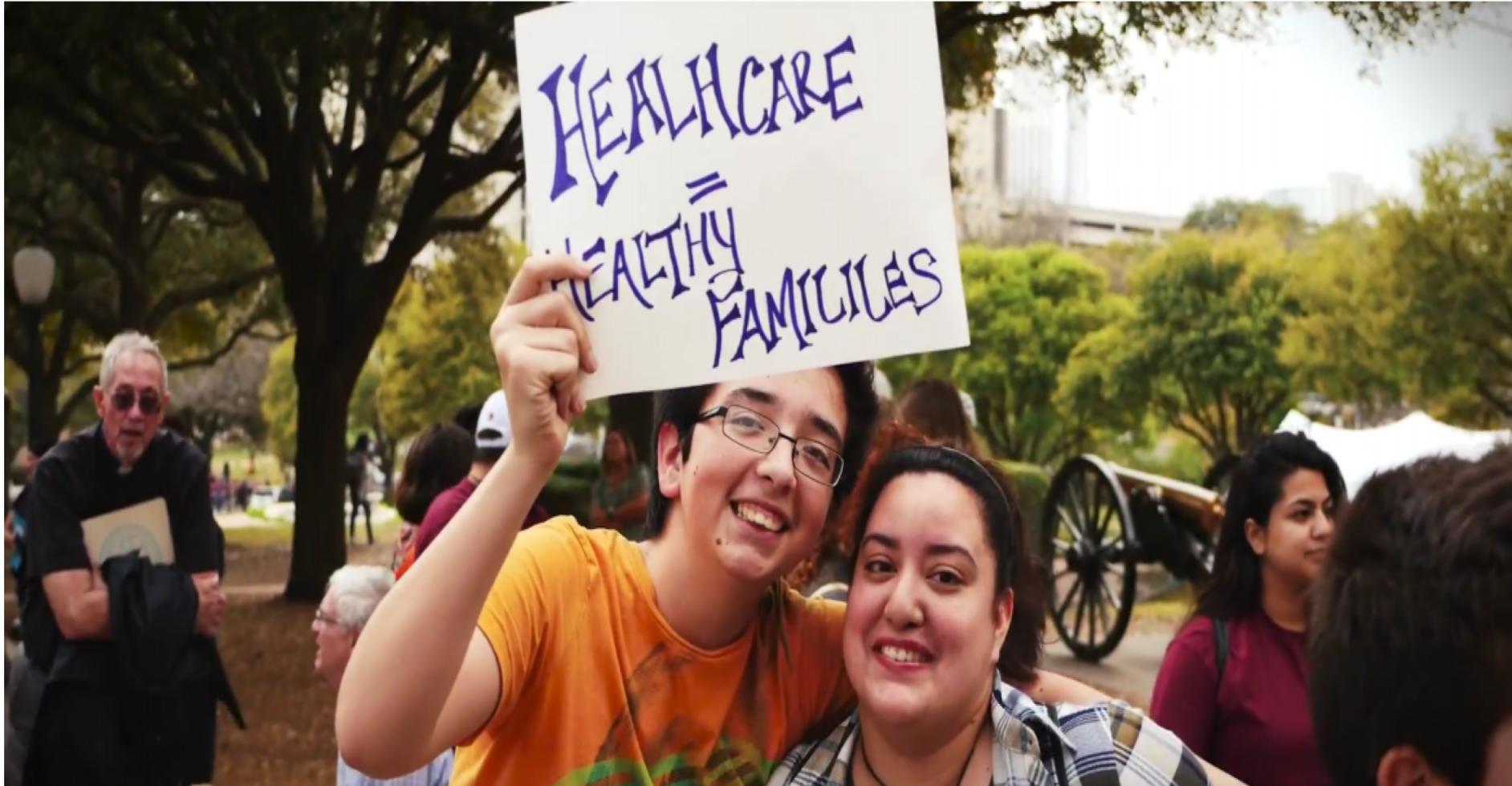
- Advertising with deadlines performed the strongest and drove enrollment across channels



Successful Assister Best Practices

- Train bilingual Spanish/English staff that understand the culture and community
- After enrolling someone, ask them to tell their friends and family that enrollment help is available
 - Help spread by word of mouth
- Send weekly updates to local radio and TV outlets
 - Ask people enrolled to give testimonials
(consumers should not feel pressured to do so)

Marketplace.cms.gov



Order CMS Print Resources

How to order resources from the CMS Product Ordering website

- Create an account
- Go to <http://productordering.cms.hhs.gov> and select the words “Request an Account”
- There will be a section for justification for access
 - Include your organization type (ex: ABC Partnership Group, an advocacy group for seniors with diabetes)
 - Within **3 business days** CMS will grant approval of the account, you can log in to order products
- You will receive an email notice of approval
 - Note: Your account won't be accessible until your access is approved

Stay Connected

- Sign up to get email and text alerts at Healthcare.gov
 - CuidadoDeSalud.gov for Spanish
- Updates and resources for partner organizations are available at Marketplace.cms.gov
- Twitter [@HealthCareGov](https://twitter.com/HealthCareGov) / [@CuidadoDeSalud](https://twitter.com/CuidadoDeSalud)
 - [#GetCovered](https://twitter.com/hashtag/GetCovered) or [#Asegurate](https://twitter.com/hashtag/Asegurate)
- [Facebook.com/Healthcaregov](https://www.facebook.com/Healthcaregov) or [CuidadoDeSalud](https://www.facebook.com/CuidadoDeSalud)
- Questions/
- [¿Preguntas? Llámenos al 1-800-318-2596](tel:1-800-318-2596)

