

# LET'S MAKE IT BETTER

## IN-PERSON ASSISTERS' RECOMMENDATIONS FOR IMPROVING HEALTH OUTREACH AND ENROLLMENT

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### IMPROVING OUTREACH AND ENROLLMENT

The enrollment experience has improved since 2013, when families first had the opportunity to enroll in health coverage through Arkansas's Private Option and Health Insurance Marketplace. However, there are still challenges in making coverage more accessible to Arkansans. Following the 2015 open enrollment period, Arkansas Advocates for Children and Families (AACF) held focus groups with in-person assisters [1] around the state. AACF also surveyed assisters online. Based on this feedback, we've put together a list of five key challenges and solutions that will make enrollment in affordable health coverage easier for Arkansans and the assisters who help them.

#### 1. **Consumers need additional help with identity verification during enrollment.**

Access Arkansas, the online portal used for enrolling in the Private Option and Medicaid, uses credit history data to verify consumers' identities. Since the identity verification process relies on credit history, some consumers have difficulty verifying their identity. This may create delays or prevent them from becoming enrolled in coverage. Specifically, young people who lack credit history, immigrants, and former foster children may have a particularly difficult time verifying their identity via Access Arkansas. If they are unable to successfully complete the process online, many consumers need extra help verifying their identity by phone or with the help of an in-person assister.



**2. Consumers need to know if they are eligible for coverage in a timely manner.**

Consumers sometimes wait months without health coverage due to system errors. Most assisters worked with consumers who waited weeks or months and still had not received a notice about whether they were qualified for coverage through the Private Option or Medicaid. Federal law allows 45 days for an eligibility determination, but many Arkansans wait much longer than that. Consumers were more likely to face long wait times if they applied through the federal portal (Healthcare.gov). Assisters were also very concerned about children who were not receiving timely determinations on ARKids First applications, and pregnant women who were not being seamlessly transitioned from Medicaid for pregnant women to Private Option coverage once their babies were born.

**3. Assisters need a dedicated hotline for technical assistance.**

According to the online survey, a dedicated hotline would be the most effective way for the state to support assisters in helping consumers find health coverage. It is unclear where assisters should seek out help when problems arise. Assisters and consumers reported waiting long periods, even hours, on the toll free number provided by DHS. Many times they never got through to speak to a person. Some assisters fostered positive relationships with their local DHS offices, while others reported having difficulty finding staff at DHS willing to help. Assisters would like to have a place to call to get help when problems arise with an application and to be able to check the status of consumers' applications.

**4. The state should remove the restrictions on consumer outreach.**

In 2014, the Arkansas legislature passed a ban prohibiting the Department of Human Services, the Department of Health, and the Department of Insurance from using public funds to promote enrollment through the Affordable Care Act or the Private Option. Despite this ban on outreach, assisters report that most consumers are aware of the major features of the Affordable Care Act (ACA) or health reform law. For example, according to the online survey, most consumers are aware that health coverage is now required and that they face a tax penalty if they don't enroll in coverage. However, consumers are not fully informed about several key elements of the ACA that affect them, including Tax Credits and Special Enrollment Periods. About 40 percent of assisters rank their consumers as not familiar with advanced premium tax credits, and the majority of surveyed assisters said consumers were not familiar with Special Enrollment Periods. Also, assisters in the focus groups stated many consumers had little knowledge of how much the fine would be or how it would be assessed on their taxes. This lack of consumer knowledge demonstrates the need for more outreach, especially considering that the tax credits and fine can be key motivators for consumers to enroll. In fact, assisters rank outreach and education materials as one of the top ways they could be supported during the next Open Enrollment period. The state should lift the ban on public funds being used for health coverage outreach and enrollment and invest in in-person assistance for consumers.

**5. Consumers need more information about health coverage and how to use it.**

According to assisters, consumers need more knowledge about health coverage in order to make informed decisions on the best coverage options. Based on the assister survey and focus groups, most consumers were somewhat familiar with health coverage terms, such as deductible or co-pay. However, almost half of assisters rated consumers as not familiar with the total out-of-pocket cost. This suggests that consumers did not understand that their health coverage costs would include the deductible, co-pays, and co-insurance, in addition to the monthly premium. Assistors often stated that consumers were easily able to select plans on the Marketplace, but usually made choices based solely on the cheapest premium. Beyond plan selection, many assistors expressed concerns that their consumers lacked health literacy and may not know how to use their coverage once enrolled. Many said health literacy materials are a needed resource. Finally, consumers may need additional education about the renewal process required to stay covered.

Experienced assisters are a wealth of knowledge concerning outreach and enrollment best practices. Many of them have worked in their communities for two years helping consumers to learn about the new health coverage options available through the Affordable Care Act and Private Option, and they have become a trusted source of health coverage information for consumers. The feedback assisters provide about improving the enrollment experience in Arkansas is based on personal knowledge of the barriers consumers face in getting coverage. Making these improvements is an important step the state can take to support assisters in their work and to ensure all Arkansans have access to health coverage. Finally, assisters will continue to play a critical role in the health care system as the coverage programs continue to change.

## NOTES

[1] In-person assisters include people licensed as Navigators, Certified Application Counselors (CAC), Outreach Enrollment Assistors (OEA), and In-Person Assistors (IPA)

