

## ACA Fact Sheet #2: Minimizing Barriers to Health Insurance Enrollment through the Marketplaces – 2013

### Important Information for Homeless and HIV Housing and Service Providers

October 1, 2013, marked the start of the “open enrollment” period for people to begin to apply for health insurance, including Medicaid and the Children’s Health Insurance Program (CHIP) through the Health Insurance Marketplaces. Applying for health insurance can seem like a daunting process for anyone. For people experiencing homelessness or at risk of homelessness, the process can be even more challenging. A 2012 issue paper released by the Kaiser Family Foundation, entitled, *Medicaid Coverage and Care for the Homeless Population: Key Lessons to Consider for the 2014 Medicaid Expansion*,<sup>1</sup> summarized some of the challenges faced by people experiencing homelessness in applying for Medicaid. Barriers identified in the report included:

- Limited access to transportation to get to an enrollment center;
- Language and literacy barriers;
- Lack of documentation needed to enroll in Medicaid such as identification cards, birth certificates, or social security cards;
- Mental health or cognitive limitations; and
- Lack of a stable address or phone making it difficult for them to receive important notices from the Medicaid office.

While many states are expanding their Medicaid programs to include childless adults with incomes up to 138% of the federal poverty level (FPL), not all states are participating in the expansion. People experiencing homelessness living in states that are not expanding Medicaid should still be encouraged to apply as they could be eligible under existing eligibility rules.

If the individual is not eligible for Medicaid, a single person with an income *greater* than \$11,500 per year can apply for health insurance coverage through the Marketplace in their state and receive assistance to help cover the cost of their premiums. People living in states that are not expanding Medicaid who have incomes of less than \$11,500 per year can apply for coverage through the Marketplace but are not eligible to receive assistance to help lower the cost of purchasing a private health insurance plan through the Marketplace.

The Affordable Care Act (ACA) makes important changes to Medicaid enrollment and outreach requirements that will make it easier for people experiencing homelessness or at risk of homelessness to enroll in Medicaid. Some of the improvements include:

- Since October 1<sup>st</sup>, people have been able to use the new Marketplaces to apply for Medicaid **via the web, mail, or in-person**. You can locate the Marketplace in your state by going to: <https://www.healthcare.gov/what-is-the-marketplace-in-my-state/>
- When someone applies for Medicaid through the Marketplace, the information will be matched against information from the Social Security Administration (SSA) and the Department of

<sup>1</sup> Kaiser Commission on Medicaid and the Uninsured. (2012, September). *Medicaid Coverage and Care for the Homeless Population: Key lessons to consider for the 2014 Medicaid expansion*. Washington, D.C.: Author.

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Treasury (IRS). This will help **minimize documentation requirements** and allow for more timely eligibility reviews.

- **A user friendly application form** was developed to help people apply for all insurance affordability programs (e.g., Medicaid, CHIP, a State's Basic Health Plan, etc.).
- **In-person interviews cannot be required** for applicants who are applying for (or renewing) Medicaid as part of the expansion of that program to single adults with incomes up to 138% of the federal poverty level (FPL). While not all states are expanding Medicaid, many are. To find out if your state is expanding its Medicaid program, visit: <http://kff.org/medicaid/state-indicator/state-activity-around-expanding-medicaid-under-the-affordable-care-act/>
- **Limits renewals for people who enroll in Medicaid as part of the expansion of that program to once per year**, unless the agency has information that would affect the individual's eligibility (e.g., change in income). This is positive because the more frequent the renewal cycle the greater the likelihood that someone will lose eligibility. Currently states can conduct Medicaid eligibility renewals more frequently than once per year.
- All Marketplaces must have **consumer assistance programs** available to help people apply for coverage. These assistors may go by different names depending on who is providing the help and where they are located. The three types of assistors are 1) Navigators; 2) In-person assistors; and 3) Certified Application Counselors (CACs). The Centers for Medicare and Medicaid Services (CMS) has developed an [information sheet](#) about the different types of consumer assistance programs to help those interested in providing assistance understand the options available to them.
- Many homeless service and housing providers already help people apply for health insurance. Depending on the state, there may be **training or grant funding to help providers who are interested in helping people apply for coverage**. In fact, non-profit social service agencies in states with a Federally-facilitated Marketplace or a State Partnership Marketplace,<sup>2</sup> can apply to become a [Certified Application Counselor \(CAC\) organization](#) and receive special training in how to help people apply for coverage through the Marketplace.

Together these improvements to the health insurance application and enrollment process should make it easier for people experiencing homelessness or those at risk of homelessness to apply for and retain Medicaid coverage. To learn more about how your organization can become a Champion for Coverage to help get the word out about health insurance enrollment, visit: <http://marketplace.cms.gov/help-us/champion.html> .

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<sup>2</sup> To learn about the Marketplace in your state has visit: <https://www.healthcare.gov/what-is-the-marketplace-in-my-state/>