

ACA Fact Sheet #3: What You Can Do to Promote Health Insurance Coverage – 2013

Important Information for Homeless and HIV Housing and Service Providers

The Affordable Care Act (ACA) makes important changes to how Americans apply for and obtain health insurance, including for people experiencing homelessness and people living with HIV/AIDS. People can begin applying for health insurance through the newly established Health Insurance Marketplaces that began on October 1, 2013, for coverage starting as soon as January 1, 2014. Below are a few key steps that homeless service providers can take to get ready for the open enrollment period:

- Visit Healthcare.gov (or for Spanish speakers Cuidadodesalud.gov) to find the health insurance Marketplace in your state. People living in every state and the District of Columbia can learn about and apply for health insurance, including Medicaid and the Children's Health Insurance Program, through the Marketplace that serves their state.
- Become a "[Champion for Coverage](#)" to help get the word out and to educate your staff members and the people you serve about the health insurance Marketplaces. As many people experiencing homelessness and living with HIV/AIDS (PLWHA) have been ineligible for health insurance coverage in the past they may not be aware that the ACA has made many changes and improvements to how people access health insurance. Your agency's outreach plan should be targeted to help people understand what new opportunities exist. For example, ACA prohibits insurance companies from excluding individuals with pre-existing conditions, such as HIV/AIDS. An outreach plan targeting PLWHA should clearly indicate this.
- Hold an in-service or other forum to help educate front-line staff persons who work with people experiencing homelessness and those at risk of homelessness about the ACA. The Kaiser Family Foundation recently released a short seven-minute [video](#) explaining the pathways to insurance coverage and some of the key features of the ACA. Additional educational materials about the ACA and the health insurance Marketplaces, including brochures, fact sheets, and posters, can be downloaded at: <http://marketplace.cms.gov/getofficialresources/publications-and-articles/publications-and-articles.html>.
- Find out if your state is expanding its [Medicaid](#) program to childless adults with incomes up to 138% of the federal poverty level or approximately \$15,856 per year. While not all states are expanding Medicaid, many are; [click here to see a map of state decisions on the Medicaid expansion](#).
- A common barrier to enrolling in health insurance for some people experiencing homelessness has been collecting the necessary information needed to complete health insurance applications. While the ACA has made changes that simplify and streamline the application process, you should start working now to help people gather the materials and information they may need to apply for coverage during the open enrollment period that begins October 1, 2013, and ends March 31, 2014. Examples include: Social Security number, birth date, pay stubs, W-2

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forms, and/or information about Supplemental Security Income. A [sample of the streamlined application](#) is available for viewing at: <http://marketplace.cms.gov/>. Reviewing the sample application will give you a sense of the information that people will need to provide.

- Providers should understand what should be considered when selecting a plan, especially for PLWHA. Health plans will have different service limits, provider networks, co-payment structures, and drug formularies. Providers should encourage clients to carefully assess their options to determine if their medications are covered and if their providers are in the plan's network. PLWHA must also consider the plan's out-of-pocket costs. These could include premiums, deductibles, and co-payments. Which insurance plan a client chooses will be dependent on their service plan. Some PLWHA could benefit from a plan with a higher monthly premium if the client sees multiple providers and takes multiple medications. All these details will be available starting October 1st. Additionally, Ryan White HIV/AIDS Program may assist in some areas with premiums, co-payments, and deductibles. For more information visit, <https://careacttarget.org/content/grantee-finder>.