

Get Covered @ the Library: Affordable Care Act Resources for Libraries

09/09/2013

**Get Covered @ the Library:
Affordable Care Act
Resources for Libraries**
An Infopeople Webinar


Monday, September 9, 2013

Presented by:
Barbara Bibel and Kelli Ham
with guest Diane Stanton, CoveredCA

Infopeople *helping libraries think differently*


What Does the Affordable Care Act Do?

- Provides health care coverage to the uninsured
- Expands Medi-Cal eligibility by raising income threshold
- Offers subsidies and/or tax credits to make premiums affordable
- Allows families to keep adult children on existing policies until age 26
- Requires most people of the age of 18 to have coverage by January 2014
- Assesses a penalty of 1 percent of annual income or \$95 on those not covered
- Penalty will increase to 2.5 percent or \$695 by 2016



What Is Covered

- Ambulatory patient care
- Emergency care
- Hospitalization
- Maternity and newborn care
- Mental health and substance abuse treatment
- Prescription drugs
- Rehabilitation services
- Lab services
- Preventive and wellness services
- Chronic disease support
- Pediatric services, including dental and vision care



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Some Major New Features

- Coverage includes pre-existing conditions
- Insurance cannot be canceled if you get sick
- Insurers must justify rate increases
- No lifetime limits on benefits



California has an insurance marketplace called
Covered California.



coveredca.com

What About in California?

- The marketplace offers coverage from a variety of carriers at four levels: bronze, silver, gold, and platinum.
- The premiums vary-bronze is cheapest and platinum is the most expensive.
- The lower the premium, the higher the out-of-pocket deductible.
- Premiums are monthly.
- Carriers vary by county. Consult your local agency for a list.



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For More Information

healthcare.gov Federal site with information for all states and background about the program

- Telephone assistance for the federal site available at 1-800-318-2596
- The website and phone system offer help in many languages

coveredca.com California consumer site

- For help, call Covered California at 800-300-1506

kff.org/health-reform/video/youtoons-obamacare-video A cartoon that explains the program

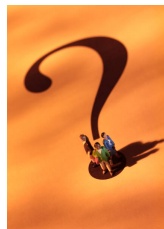
medlineplus.gov From the National Library of Medicine. A search for health insurance or Affordable Care Act provides lots of information



What can libraries do to help?

- Provide information, not advice for patrons
- Offer programs that explain the Affordable Care Act
- Provide computers and scanners so that patrons can apply for coverage
- Provide certified enrollment counselors at designated times
- Partner with local agencies to help get it all done: county health departments, health care agencies, non-profits, community groups





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Resources and Tools

- The library's role
- Managing the information overload
- Efficient use of federal and state exchange sites
- Training opportunities
- LibGuides and resources just for libraries
- Consumer education and promotional materials
- Staying up-to-date



Determining the Library's Role

- Do an inventory of resources – staff, computers, time for training
- Decide types and levels of service
- Maintain neutrality; act as information providers, not insurance experts or advisors
- Be knowledgeable about appropriate resources and services
- Communicate with staff; ongoing communication between management and staff is key



Managing the ACA Information Overload

- Know your own state's situation
 - Federal, partnership, or state exchange?
- Anticipate the who, how, and what scenarios
 - Individuals, families, and small business
 - How to compare options, find forms, and sign up for coverage
 - Timeline, deadlines, and details about the law
- Know key resources for different scenarios

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Your First Stop: Covered California

COVERED CALIFORNIA

HOME ABOUT US COVERAGE RESOURCES NEWS AGENTS LANGUAGE: ENGLISH

COVERING CALIFORNIA FAMILIES

Starting in January 2014, individuals and families will have many new options for health insurance through Covered California. For families that qualify, financial assistance will help make insurance more affordable. [Read More](#)

118 DAYS 10 HRS 6 MINS

UNTIL NEW COVERAGE BEGINS FOR MILLIONS OF CALIFORNIANS

Health care coverage begins January 1, 2014

Covered California Website (Continued)

Health care coverage begins January 1, 2014

REQUEST ENROLLMENT ASSISTANCE

Enrollment Begins in October.

[REQUEST ASSISTANCE](#)

SHOP AND COMPARE

Use our online tool to calculate your potential insurance cost in 2014.

[SHOP NOW](#)

REAL PEOPLE

Hear what real people like you have to say about getting health care coverage.

[WATCH THEIR STORIES](#)

HOME ABOUT US COVERED CALIFORNIA GETTING COVERED COVERAGE BASICS FOR INDIVIDUALS AND FAMILIES FOR SMALL BUSINESSES RESOURCES CALCULATING POTENTIAL INSURANCE COST IN 2014 FREQUENTLY ASKED QUESTIONS GLOSSARY NOTICE OF PRIVACY PRACTICES SIGN UP FOR UPDATES CALL US 800.300.1506 LINK TO US FACT SHEETS FOLLOW US

Covered California Resources

HOME ABOUT US COVERAGE RESOURCES NEWS AGENTS LANGUAGE: ENGLISH

RESOURCES

- CALCULATING POTENTIAL INSURANCE COST IN 2014
- FREQUENTLY ASKED QUESTIONS
- GLOSSARY
- HEALTH PLANS BOOKLET
- CHILDRENS DENTAL PLAN RATES BOOKLET
- COLLATERAL MATERIALS FOR PARTNERS

Covered California™ is an entirely new entity charged with building a new health insurance available to millions of people who are currently uninsured. To accomplish our goals, we are working together with a broad range of stakeholders and entities have trusted relationships among California's uninsured markets and will help increase awareness and understanding of new health coverage options, promote a culture of coverage and encourage Californians to get covered.

We anticipate building a very broad network of partnerships to ensure that consumers have access to a wide range of resources to help in making decisions about health care for themselves, their families and their employees.

Covered California is working with state agencies to implement the new health care law. These resources help ensure that everyone who needs to apply for any of these documents for more information:

- Covered California Health Plans Booklet
- Covered California Childrens Dental Plans Booklet
- List of Requirements to Determine if You Are Legal Resident of California
- Covered California Fact Sheet
- Getting Yourself and Your Family Covered Fact Sheet

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Materials in Other Languages

The screenshot shows the Covered California website navigation bar with 'NEWS' circled in red. Below the navigation bar, there are sections for 'RESOURCES' and 'RESOURCES' with introductory text. A dropdown menu is open showing 'LANGUAGE: ENGLISH' and 'INFORMATION SHEETS IN OTHER LANGUAGES'. The 'RESOURCES' section lists various languages: ESPAÑOL, ENGLISH, ARABIC, ARMENIAN, CHINESE, FARSI, HONGKONG, KHMER, KOREAN, LAO, RUSSIAN, SPANISH (ESPAÑOL), TAGALOG, VIETNAMESE, and Small BUSINESS Fact Sheet.

Learning More and Current News

The screenshot shows the Covered California news page with the 'news' logo and navigation links. A main news carousel features articles such as 'Covered California Announces Health Insurance Plans for Small Businesses' and 'Covered California Holds Out Plans for Children's Dental Coverage'. Below the carousel, there are social media icons and a section for 'Other Resources' including 'Covered California Health Plans', 'Click to View Our Schedule of Upcoming Town Halls', 'Click to View the Covered California Q3 Presentation', and the 'CoveredCA.com' logo.

California Outreach and Education Organizations

healthexchange.ca.gov/Pages/OutchandedProg.aspx

The screenshot shows the California Health Benefit Exchange website. The main heading is 'California Outreach and Education Program'. Below this, there are links to 'Press Release: Covered California to Award Community Organizations \$27 Million in Grants for Outreach and Education' and 'Press Release (SPANISH)'. A red arrow points to a link labeled 'Outreach - Profiles of grant recipients below'. Other links include 'About Outreach and Education Grant Program Fact Sheet', 'Innovative Grant of Support', 'Methodology and selection process document', and 'List of all the organizations that applied'.

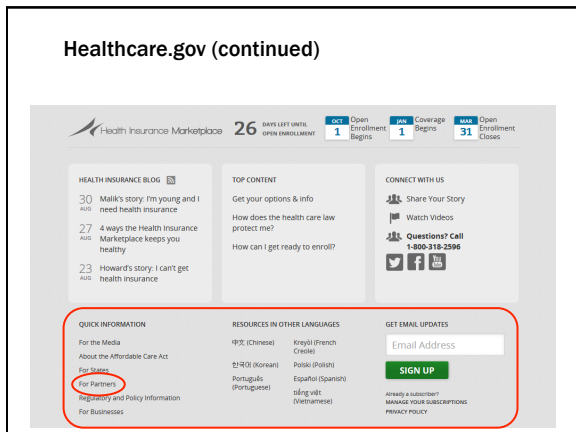
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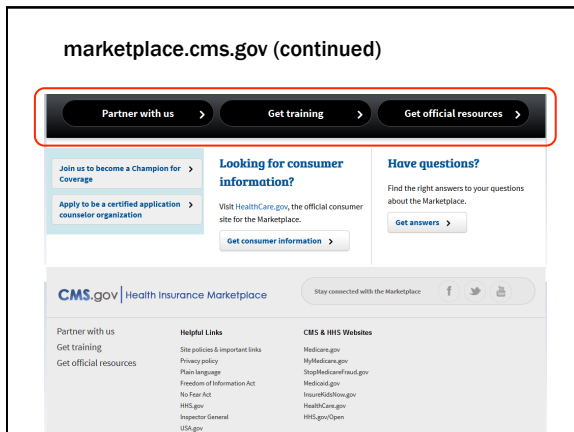
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State-Specific Information

What is the Marketplace in my state?

Search for other states using this tool to find individual state marketplace information

healthcare.gov/what-is-the-marketplace-in-my-state/

Is Medicaid expanding in my state?

The health care law provides states the choice to expand Medicaid. Learn more about your state's decision here:

healthcare.gov/what-if-my-state-is-not-expanding-medicaid/



Special Populations and State Details

- Fact sheets about the Affordable Care Act and women, middle class families, Latinos, African Americans, Asian Americans and Pacific Islanders, and more
- State-by-state: Click on the map to find out how the Affordable Care Act is helping people in individual states

<http://www.hhs.gov/healthcare/facts/index.html>



Training and Educational Opportunities

- Webjunction webinars and blog
- CMS training schedule
- State town hall meetings
- Navigator programs
- NN/LM webinars and classes
- Infopeople tutorials

See the handout for details about these and more!



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ACA LibGuide Content

- New Links and Breaking News
- Upcoming Webinars and Trainings
- State-specific Resources
- State Health Insurance Marketplaces
- State Medicaid Expansion
- Getting Up To Speed – The Essentials
- Get Official Resources
- Resources for Libraries
- Readings of Interest
- Pacific SW Region tabs for Arizona, California, Hawai'i, and Nevada

Promotional Materials and Handouts

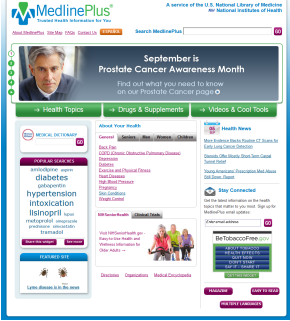
Determine the needs in your library:
Utilize marketplace.cms.gov for general handouts
Go to state exchange site for state-specific materials
coveredca.com/collateral.html
Create plain language in-house materials such as pathfinders, signage, schedules, and computer sign-up sheets. Learn how to write easy-to-read materials at medlineplus.gov/etr

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MedlinePlus.gov



MedlinePlus has an extensive collection of links on its Health Insurance Health Topic page.

When talking with library users about health insurance and health topics, introduce them to MedlinePlus for quality health information of all kinds!

Health Insurance Health Topic Page



Health insurance helps protect you from high medical care costs. It is a contract between you and your insurance company. You buy a plan or policy, and the company agrees to pay part of your expenses when you need medical care.

Many people in the United States get a health insurance policy through their employers. In most cases, the employer helps pay for the insurance. Insurance through employers is often called a **group-term life plan**. These plans contract with health care providers and medical facilities to provide care for members at reduced costs. You can also purchase health insurance on your own.

People who meet certain requirements can qualify for government health insurance, such as **Medicaid** and **Medicare**. The Affordable Care Act will expand health insurance coverage for many people in the U.S. Starting in October 2013, you will be able to sign up for coverage that begins in January 2014.

Get health insurance updates by

Start Here

- Health Insurance: Understanding What It Covers (American Academy of Family Physicians)
- Also Available in Spanish
- Who Should I Have Health Coverage? (Centers for Medicare & Medicaid Services)
- Also Available in Spanish

Moving Target

- Expect that library services will evolve as deadlines come and go and as needs change.
- Get informed and take advantage of trainings
- Sign up for updates from state site, healthcare.gov, and MedlinePlus
- Sign up for email updates from Webjunction and other organizations
- Watch the PSR LibGuide for timely new information

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QUESTIONS for us today?

Barbara Bibel
Kelli Ham
Diane Stanton

MORE QUESTIONS about Covered California?



Check the website at CoveredCA.com
or call 1-800-300-1506

THANKS!



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