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# The Role of Georgia's Safety Net Providers in the Health Insurance Marketplace

December 2013

On October 1, 2013, open enrollment began for state and federal health insurance marketplaces, giving consumers a new opportunity to shop for and purchase health insurance. In preparation for this significant change in health insurance access, the Georgia Health Policy Center (GHPC) and Communities Joined in Action (CJA) hosted a conference for Georgia safety net providers (community health collaboratives, clinics, and hospitals), focused on strategic thinking and opportunities around health reform and enrollment. Safety net providers are in a unique position to provide marketplace enrollment support to Georgia's under- and uninsured. Marketplace health insurance purchase may not only benefit the patient, but also providers, who may gain a new payer source for services. This resource sheet is designed answer key questions that surfaced from the conference of more than 75 attendees from across the state.

## How Can My Organization Become Involved in Enrollment?

### Become a Certified Application Counselor (CAC)

Navigator grants have already been awarded, but your organization may still become a CAC. CACs can be community health centers, hospitals, health care providers, or social service agencies that:

- Have processes in place to screen staff to ensure they protect consumer information
- Engage in services that allow you to help your patients with health coverage issues
- Have experience providing social services to the community

**Funding:** Your organization may decide to fund enrollment work, or look for funding opportunities at the federal and state levels.

**Training/Certification:** Like navigators, CACs must undergo [federal training and certification](#), as well as [state licensing](#).

### Become a Champion for Coverage

Any organization who wants to advocate enrollment can be a Champion for Coverage by sharing official marketplace information from HHS with patients and colleagues. Fill out the [online form](#) to be officially recognized as a Champion for Coverage. Activities may include the following:

- Post official links and widgets to your website
- Include information in listservs
- Hand out and hang educational materials
- Educate your staff members
- Host an educational event or enrollment fair
- Put marketplace stories in your newsletters
- Use social media to connect with your patients



## Act as a Resource

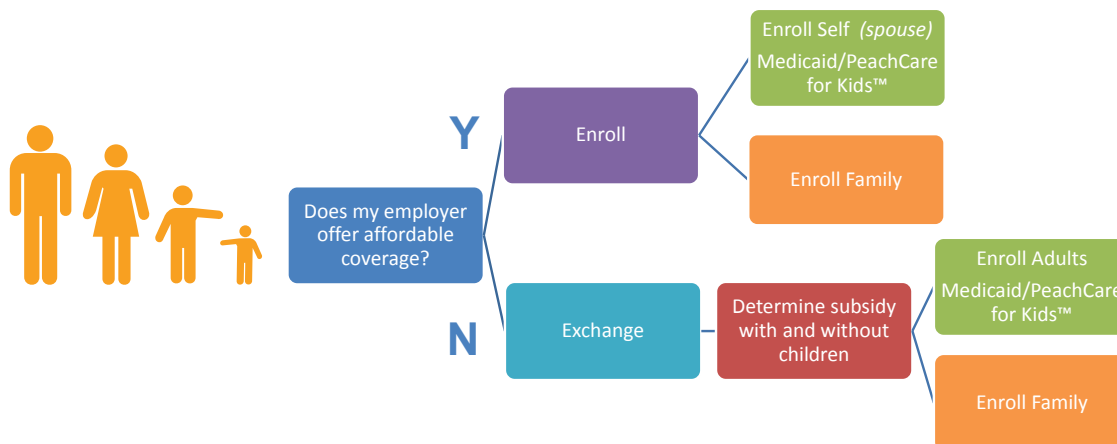
Direct your patients to navigators, CACs, or insurance brokers for enrollment assistance:

- Navigators, CACs, and insurance brokers can help your clients enroll in marketplace insurance.
- All must be federally-trained and certified, and state licensed before they can assist with enrollment.
- Navigator organizations in Georgia: [UGA](#) (12 navigators), [SeedCo](#) (14 organizations), and [HRSA grantees](#) (28 organizations).
- There are 103 [state licensed navigators](#) and certified application counselors in GA as of November 27, 2013 and a large number of federally-trained and registered insurance brokers.

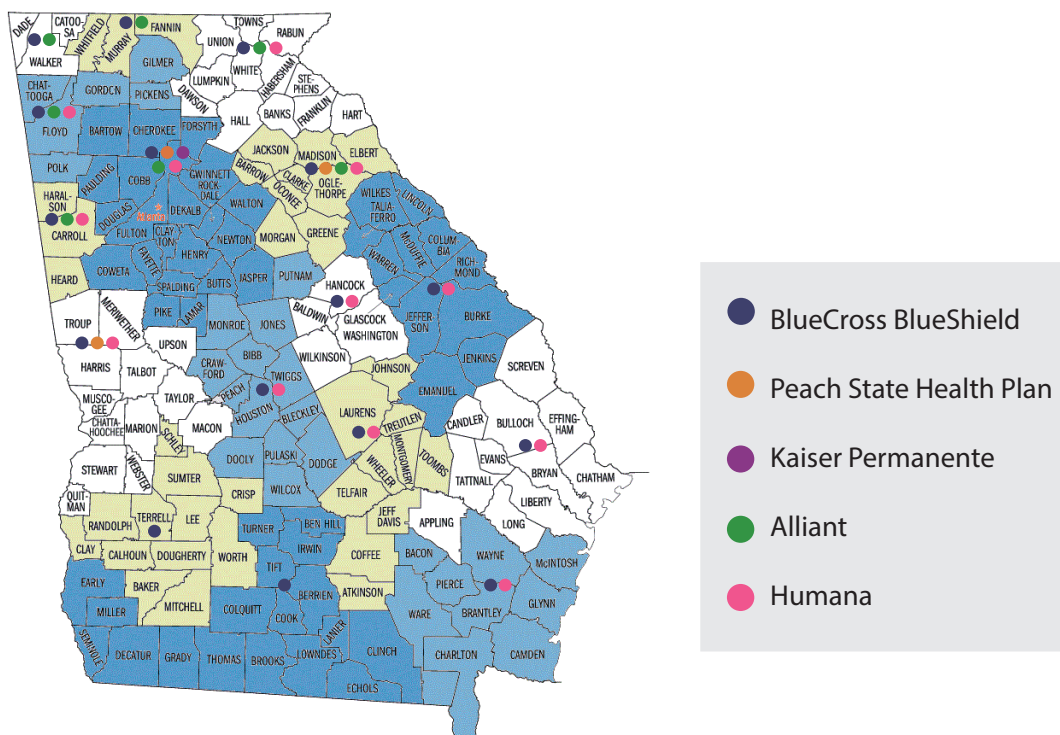
MARKETPLACE ENROLLMENT TOOLS	
Resource	Website
Health Insurance Marketplace	<a href="http://www.healthcare.gov">www.healthcare.gov</a>
CAC guidance	<a href="http://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/CAC-guidance-7-12-2013.pdf">http://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/CAC-guidance-7-12-2013.pdf</a>
CAC application form	<a href="http://marketplace.cms.gov/help-us/cac-apply.html">http://marketplace.cms.gov/help-us/cac-apply.html</a>
CAC general information	<a href="http://marketplace.cms.gov/help-us/cac.html">http://marketplace.cms.gov/help-us/cac.html</a>
Georgia navigator licensing information	<a href="http://www.oci.ga.gov/Navigators">http://www.oci.ga.gov/Navigators</a>
Champion for Coverage general information	<a href="http://marketplace.cms.gov/help-us/champion.html">http://marketplace.cms.gov/help-us/champion.html</a>
Champion for Coverage application form	<a href="http://marketplace.cms.gov/help-us/champion-apply.html">http://marketplace.cms.gov/help-us/champion-apply.html</a>
UGA Navigators	<a href="http://www.fcs.uga.edu/hace/navigators.html">http://www.fcs.uga.edu/hace/navigators.html</a>
SeedCo Organizations	<a href="http://www.seedco.org/healthcare-access/georgia">http://www.seedco.org/healthcare-access/georgia</a>
HRSA enrollment awardees	<a href="http://www.hrsa.gov/about/news/2013tables/outreachandenrollment/ga.html">http://www.hrsa.gov/about/news/2013tables/outreachandenrollment/ga.html</a>
One-page guide to the health insurance marketplace	<a href="https://www.healthcare.gov/get-covered-a-1-page-guide-to-the-health-insurance-marketplace/">https://www.healthcare.gov/get-covered-a-1-page-guide-to-the-health-insurance-marketplace/</a>
Georgia's Enroll America	<a href="http://www.enrollamerica.org/states/georgia">http://www.enrollamerica.org/states/georgia</a>

## Marketplace Enrollment Q&A

I'm head of a household below 235% FPL (\$55,343 for a family of four), with children. Should I purchase insurance in the marketplace?



## Which insurance carriers will be offering marketplace plans in my region\*?



\*It is also important to check the provider network for each plan by visiting the health insurance company's website.

## How much of a subsidy could I get from the federal government to buy insurance in the marketplace?



### Example: A Two-Adult Household without Employer Coverage\*

Family Income	% of Poverty	Subsidy	Family Contribution
\$10,000	64%	\$0	\$6,010
\$15,510	100%	\$5,700	\$310
\$21,403.80	138%	\$5,305	\$705
\$23,265	150%	\$5,079	\$931
\$31,020	200%	\$4,056	\$1,954
\$46,530	300%	\$1,590	\$4,420
\$62,040	400%	\$116	\$5,894

\*Based on a hypothetical plan premium of \$6,010 for a Silver plan for 40-year-olds in the Metro Atlanta area. Less comprehensive Bronze plans would result in a lower family contribution.

The actual subsidy depends upon second lowest cost Silver plan in your market, based on age. Looking at your own income as a percentage of the poverty level, compare it to the [maximum percentage of income required](#), which varies depending on the percentage of poverty. The difference equals the subsidy, which will be available to purchase lower cost coverage. Subsidies will be made available immediately to those eligible. Households under 100% FPL, who would have been covered by a Medicaid expansion, will not qualify for a marketplace subsidy.

For more information, visit the [Kaiser Family Foundation Subsidy Calculator: Premium Assistance for Coverage in Exchanges](http://kff.org/interactive/subsidy-calculator) <http://kff.org/interactive/subsidy-calculator>.

## Areas of Action to Consider



### *Influence Decisions*

- Stay abreast of national organization platforms
- Use social media
- Join committees
- Track legislation/advocate



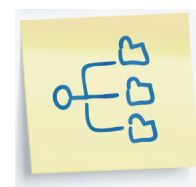
### *Stay Abreast of New Information*

- Identify trustworthy sources of information at the state and national level to monitor rapidly changing environment
- Look to similar stakeholder groups
- Review the list on page two of the brief



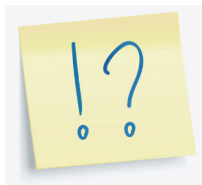
### *Educate Others*

- Share educational materials with clients, other providers, and the community on marketplace insurance options
- Create train-the-trainer programs
- Use Listservs



### *Build Capacity: workforce, information technology, and care coordination*

- Consider staffing needs and necessary training
- Factor in the technology needed for enrollment activities
- Leveraging technology to maximize efficiency in care delivery (tele-health, mobile applications)
- Have “reimbursement education”



### *Strategically Plan Under Uncertainty*

- Invest in good leadership
- Remain flexible and proactive
- Pursue good ideas
- Get involved with community needs assessments so you can provide and receive data and be part of community benefit



### *Create New Partnerships*

- Be on the lookout for external sources of funding for marketplace enrollment activities
- Look for win-win opportunities that can be created through collaboration with multiple partners
- Financial planning for continuing to serve those without coverage (no Medicaid expansion, non-citizens) may require finding new funding streams, especially for organizations that have depended upon DSH funding in the past

- Navigator entities
- Insurance brokers
- Enroll America
- HHS (as a CAC or Champion)
- Public health departments
- Regional groups and coalitions

- Accountants or those with a tax background (to assist with determining income for subsidies and reporting health insurance status)
- Health plans serving Medicaid and/or PeachCare for Kids™ populations as those who enroll new populations (childless adults) in the marketplace
- Local hospitals seeking assistance to manage patients post-discharge

Presentations from the September 30<sup>th</sup> meeting “Health Reform in Community Settings” are available online at: <https://aysps.gsu.edu/ghpc/news/health-reform-community-settings>. Speakers included: Laura Brennan, CJA; Dante McKay, Enroll America; Pat Ketsche, GSU’s J. Mack Robinson College of Business; and Pamela Roshell, U.S. Department of Health and Human Services. The event was sponsored by the GHPC and CJA, with funding from the Betty and Davis Fitzgerald Foundation.

*Join us for the next CJA and GHPC meeting in January 2014 to learn more about health reform and marketplace enrollment updates for Georgia safety net providers. Please email [ghpc@gsu.edu](mailto:ghpc@gsu.edu) to receive an invitation.*