#GetCovered Open Enrollment Toolkit

Open enrollment for 2020 is here! Do you know someone who doesn't have health insurance or wants to check out other options? Here's your chance to help them get covered.

Open enrollment is the time of year when people can sign up or make changes to their health coverage. Specifically, we're referring to open enrollment for Medicare plans as well as the Health Insurance Marketplace also known as the Health Exchanges.

There are a variety of #GetCovered actions you can take to get involved. This toolkit will equip you with important information about open enrollment and instructions on how to spread awareness about this critical time of year in your communities. Follow these steps to get started:

1. Build your team

You can do these steps alone but it's more fun with a group. Reach out to your friends, family, colleagues and neighbors to see who's interested in spreading the word and joining your #GetCovered street team.

2. Let us know

You deserve to be recognized as a street team leader and NPAF will be here to support you. *Please let us know if you are participating in this NPAF activity by e-mailing Donna Guinn and providing your contact information* to donnag.kaufman@npaf.org. We'll be sharing information and updates among the street team leaders throughout this open enrollment campaign and we want to be sure you are on our list.

3. Figure out your targets

Next, you decide who you'd like to help and plan your outreach accordingly. Here is all you need to know about the two key target groups:

Targets	Insurance Type	Timeframe	Website
Seniors aged 65+, or adults who have been diagnosed with certain medical conditions or deemed disabled by the Social Security Administration.	Medicare	October 15 – December 7	www.medicare.gov One-on-one assistance available at: www.shiptacenter.org
Adults aged 19-64 who do not receive health insurance from their employer or do not qualify for other federal programs like Medicaid or Medicare.	Health Insurance Marketplace or Health Exchanges	November 1 – December 15	www.healthcare.gov *You may be routed to a separate state Marketplace depending on where you live

4. Know the facts

⇒ **ACA Marketplace: Adults aged 19-64** who do not have health insurance through their employer can see if they qualify for Medicaid or the Children's Health Insurance Program as well as apply for a Marketplace plan at www.healthcare.gov. If you live in one of the below 12 states, however, you will be routed to a *separate website:

- California
- Colorado
- Connecticut
- District of Columbia
- Idaho
- Maryland

- Massachusetts
- Minnesota
- New York
- Rhode Island
- Vermont
- Washington

One-on-one assistance can be found through www.localhelp.healthcare.gov

⇒ **Medicare: Most seniors** qualify for Medicare when they turn 65 years old. They can explore their options through the new and improved Plan Finder tool at www.medicare.gov which just launched this summer.

One-on-one assistance for finding the best plan is available locally through State Health Insurance Assistance Programs (SHIPs) at www.shiptacenter.org or by calling 877-839-2675. SHIPs help people understand their Medicare benefits, rights and navigate their coverage options.

5. Make a plan

Once you've figured out your targets, set a date and time to hit the streets with your team beginning now and throughout the open enrollment periods. Plan who will go with you and who you should speak with for permission to post fliers (for instance, manager of store, pastor).

We're counting on you to figure out the best spots in your community to distribute fliers. We want to make sure that if someone is uninsured, they'll see reminders about open enrollment wherever they go. Head to places in your community where there's a lot of foot traffic. The location may also differ depending on which group of people you're targeting – seniors for Medicare or adults aged 19-64 for the Health Insurance Marketplace. Some ideas include:

- Grocery stories
- Local pharmacies
- Doctor's offices or clinics
- Places of worship
- Laundromats

- Gyms or health centers
- Community colleges
- Barber shops or beauty salons
- Have other ideas? Let us know.

6. Distribute materials

You can print the TWO open enrollment fliers attached to this toolkit and distribute according to which targets you choose to pursue.

You can share information-- including pictures of you or your team in action-- via social media using the **#GetCovered** hashtag or by email. Don't forget to tag us on Twitter **@NPAF_tweets** and we'll retweet you.

7. Have a conversation

Choosing a health insurance plan is an important, challenging and personal decision that depends on a variety of factors such as medical history, financial situation and preferred doctors. It requires you to anticipate health expenses and consider tradeoffs between monthly premiums, deductibles and copayments or coinsurance.

Strike up a conversation with people in your community about what they like or don't like about their insurance plan. Remind them that open enrollment is an opportunity to optimize your insurance.

Point them to the following Patient Advocate Foundation resources designed to help people understand the tradeoffs and find the optimal plan for their families' needs.

  "Mark Your Calendar: Open Enrollment is Coming"– General overview for all people highlighting what you need to know about this important time of year and why not to miss it.

 "Choose Wisely: Tips for Medicare Open Enrollment" – Explains why people with current Medicare coverage should reevaluate plans each year and pursue the opportunity to make adjustments.

 "Identifying the Right Policy Among a Sea of Plan Options" – Helps you understand how to start comparing plans and provides details on the different types.

  "Think Twice Before Buying a Short- Term Health Plan" – Describes the limitations of short-term plans now more readily available by insurance companies.

 "Finding a Health Plan With More Coverage" – Answers questions such as "Why should I care?" and explains the big ways cost-sharing differs among plans.

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Everyone needs health insurance.

Thank you for helping people get covered in your community.

**Please direct any questions about the #GetCovered campaign to Donna Guinn
at donnag.kaufman@npaf.org**

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FAQs on Marketplace Open Enrollment

*Know before you hit the streets! Here are 5 simple answers to 5 simple questions
you may encounter.*

1. **I thought they got rid of Obamacare/Wasn't this repealed?**
   Nope. If there's one thing even people in DC can agree on, it's that people should have insurance. The Marketplace is open, and subsidies are available for plans in 2020 – here's a flier!

2. **What coverage options are available?**
   There are four main categories sometimes called "metal levels": Bronze, silver, gold and platinum. They are based on how you and your plan split the yearly costs including premiums, deductibles, copayments and coinsurance.

3. **What if I can't afford it?**
   Prices vary by state and locality but there are subsidies to assist you. Visit https://www.healthcare.gov/lower-costs/ to see if you qualify for help.

4. **Where can we sign up?**
   Complete the application at https://www.healthcare.gov/ between November 1 and December 15. You may be routed to a separate website and have more time to complete the application depending on which state you live in.
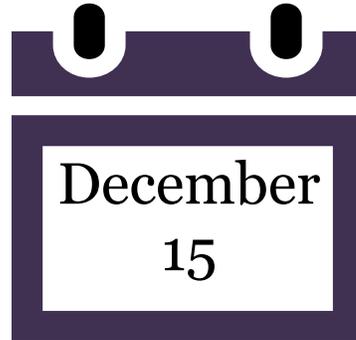
5. **Is help available?**
   Yes. Visit https://www.LocalHelp.Healthcare.gov to find free, local enrollment help from Assisters or agents/brokers in your area.

Need affordable health insurance?

Whether you're uninsured or just want to explore your choices, the Marketplace will help find coverage that's right for you.

November 1

December 15
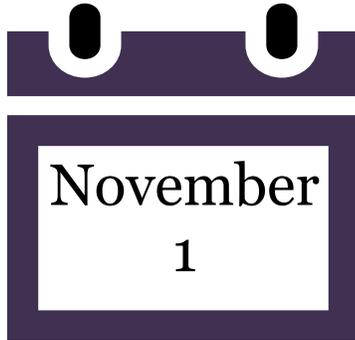
Enrollment Begins

Enrollment Ends

You have only **45 days** to enroll in or make changes for 2020 unless you qualify for a special enrollment period.

Learn more and apply for Marketplace health coverage in any of the following ways:

1. **Online** – Visit HealthCare.gov to apply and enroll on the web.
2. **Over the phone** – Marketplace Call Center at 1-800-318-2596. Teletypewriter (TTY) users should call 1-855-889-4325.
3. **Local help** – Visit LocalHelp.HealthCare.gov to connect with people in your community trained to help you apply and enroll.

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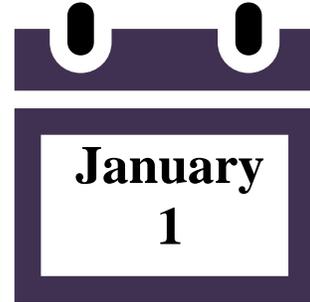
Do you want to make changes to your Medicare plan? Now's the time to do so!

October 15

December 7

January 1

Enrollment Begins

Enrollment Ends

First Day of Coverage

Learn more about your choices or apply in any of the following ways:

1. **Online** – Visit the new and improved Plan Finder tool on Medicare.gov

2. **Over the phone** – Call 1-800-MEDICARE

3. **Local help** is available through State Health Insurance Assistance Programs (SHIPs) at **shiptacenter.org** or call **877-839-2675.**

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