



champaign  
county  
HEALTH CARE  
CONSUMERS

# We've got you covered!

## Health insurance for all stages of life

June 1, 2016

Dear Friend,

You may not know that Champaign County Health Care Consumers (CCHCC) is the only organization in Champaign County that:

- Helped prepare our community for the expansion of health insurance under the Affordable Care Act (ACA) by holding annual Community Education Sessions to help educate consumers;
- Has been doing Medicaid and Marketplace enrollments continuously and without interruption (despite a lack of grant funding) since the Affordable Care Act's (ACA's) first Open Enrollment in 2013;
- Has trained, experienced and certified bi-lingual staff who can help consumers with enrollment, education, and counseling for any kind of health insurance, including All Kids, Medicaid, Medicare, Medicare Advantage, Medicare Part D, Marketplace plans, employee health insurance, and retiree health insurance;
- Works with consumers to not only help them get coverage, but to get the care that they need; and
- Makes our services available to anyone, regardless of income or age.

This means that anyone – young or old or in between; employed or unemployed; retired; low-income, middle-income, high income, or no income; currently insured or uninsured – can come to CCHCC and we will help them figure out what coverage is available to them, and we will help them get covered!

In addition to providing free individualized services to consumers, CCHCC also uses our direct experience from working with consumers to do powerful and effective advocacy to change health care policy and laws.

Our ability to respond to our community's needs is made possible because of local community support, including contributions from individuals. CCHCC needs your help and financial support to continue to provide this important and unique free service in our community, and to support our advocacy efforts.

### **Insurance for all stages of life – We've got you covered!**

*"Having been uninsured and with expensive health needs, in 2014 I was able to buy affordable health insurance through [healthcare.gov](http://healthcare.gov), with the assistance of CCHCC's enrollment team. Since then, they have worked with me each year to update my coverage, and now are helping me make the transition to Medicare this summer. The invaluable team of CCHCC has been consistently available for all of my health care needs and questions. My most profound thanks to you all for the indispensable services you provide."*

- Ya'aQov Ziso

When Ya'aQov Ziso came to CCHCC in 2014 to get help enrolling in affordable health insurance made available by the Affordable Care Act (ACA), he did not know that CCHCC's Community Health Workers (CHWs) would also be available to help him two years later, when he would be aging into Medicare. Now, Ya'aQov knows that CCHCC is his one-stop full-service consumer health advocacy organization, here to help at all



stages of his life.

CCHCC's Community Health Workers (CHWs) are highly skilled and experienced in helping consumers navigate the increasingly complex health care and health insurance systems, and they are federally Certified Application Counselors for the purpose of helping individuals enroll in health insurance under the Affordable Care Act (ACA).

Our staff are among the most experienced federally Certified Application Counselors in the nation! They have all been doing ACA enrollments since the very first day possible, starting in 2013. Because they have been doing enrollments continuously since the very beginning, they are extremely experienced and resourceful and know how to help consumers navigate the system.

Most organizations that help consumers with health insurance enrollment help with either ACA enrollments in the Marketplace and Medicaid, or they help with Medicare, but not all of these. And most organizations that do health insurance enrollment work do not help with other types of insurance, including employer-based and retiree plans. Also, many of these organizations have eligibility criteria to receive help, based on age and/or income levels.

CCHCC is not like most organizations. We have the skills, experience, and specialized expertise to help with health insurance for all stages of life. That means that we can help entire, multi-generational families – from children, to parents, to grandparents. It also means that we can help individuals when they experience a major change that affects their health insurance coverage – whether that change involves getting or losing a job, getting married, getting pregnant, or any number of other life changes. And we have no age or income restrictions on who we serve. We are open to all, and we have the expertise to help, no matter the situation.

### **Coming soon: CCHCC will be a SHIP site!**

Speaking of expertise, because of our experience and track record in helping consumers with Medicare, CCHCC will soon be a SHIP site!

SHIP stands for Senior Health Insurance Program, and it is a federally funded state program to do what we already do: provide free health benefits counseling for Medicare beneficiaries and their families or caregivers. The goal is to educate, counsel, and empower people to make informed healthcare decisions. SHIP is an independent program funded by federal agencies and is not affiliated with the insurance industry.

Although currently there is no funding for local SHIP sites, the SHIP status will help more local consumers find their way to CCHCC to get the help they need, and it will recognize CCHCC's long-standing ability to help consumers compare and enroll in plans and programs, including: Medicare, Medicare Advantage plans, Medicare prescription drug coverage (Medicare Part D), etc.



*CCHCC staff gearing up for Open Enrollment 3.*

### **Need help with health insurance?**

#### **We've got you covered!**

- ✓ Marketplace ("Obamacare"/ [healthcare.gov](http://healthcare.gov))
- ✓ Medicaid
- ✓ All Kids
- ✓ Medicare Part D & Advantage plans\*
- ✓ Employee health insurance
- ✓ Retiree health insurance

*... and more!*

*\* We also help with applications for financial assistance programs like Extra Help and Medicare Savings Program.*

## **Another way CCHCC has you covered: Powerful and effective advocacy!**

Besides helping with health insurance enrollment, CCHCC also does advocacy work to make improvements to the health care system. A very important aspect of CCHCC's work in helping consumers get affordable health insurance coverage is that it positions us to see first-hand where the problems and the "cracks" are in the health care system. We use our direct experience from working on the front lines with consumers to advocate and fight for necessary changes in health care policy and law, and to give consumers a voice in those efforts.

A dramatic example of this advocacy work happened recently, thanks to the diligent and effective efforts of CCHCC's Jen Tayabji, who specializes in Medicare. As a result of Jen's diligence, commitment, and advocacy, the Centers for Medicare and Medicaid Services (CMS) granted a critical special enrollment period to about 900 Medicare beneficiaries in central Illinois who were in danger of losing access to their doctors.



*Eliza Catchings*

Here's what happened: In December 2015, after helping numerous Medicare beneficiaries with their plan options for 2016, Jen began receiving phone calls from clients enrolled in WellCare Medicare Advantage plans who had received letters from their physicians at Christie Clinic stating that Christie was withdrawing from the plans in January. Many of the clients did not receive the letters until after the annual Medicare enrollment period had ended on December 7, 2015, leaving about 900 Medicare beneficiaries in a three-county area without access to their doctors, beginning in January 2016.

Thanks to CCHCC clients like Eliza Catchings, Jen was able to get all the necessary documentation on what was happening to WellCare members. Jen then contacted staff at AgeOptions (an amazing organization based in Chicago) who, in turn, used their relationship with CMS to get assistance for those clients and asked CMS to consider granting a special enrollment period for all consumers affected by this major network change.

As a result of this collaborative advocacy, CMS granted a rare Special Enrollment Period (SEP) to all 900 of the affected WellCare Advantage members, allowing them to switch plans if they wanted to, in order to keep their doctors! Jen continued working to be sure consumers in the Champaign County area knew about the special enrollment period and were able to use it to maintain longstanding relationships with their physicians. We believe that this is the first case of CMS granting an SEP in the state of Illinois. This story captured the attention of *Kaiser Health News* and *NPR*, and received national coverage. Jen's successful advocacy work was recognized by the Make Medicare Work Coalition with their Outstanding Advocate Award on April 11, 2016.



*Executive Director Claudia Lennhoff with Jen and Rep. Jan Schakowsky at the MMW Summit.*

## **Your support makes our work possible!**

The reason that CCHCC provides the services we do is because we respond to our community's needs. That is what drives us. Every single day we work with consumers who have health care needs, and we know what those needs are, and we respond to those needs.

Quite frankly, many organizations provide services based solely on grant funding alone. That is part of the reason that services come and go in our community, and why sometimes organizations implement services for which they do not have the experience or expertise to provide.

For example, when the first ACA Open Enrollment was coming up in 2013, there were six organizations in Champaign County that received state funds to do ACA enrollment work. Most did not have a background in helping consumers with health insurance or health insurance enrollment. But most were attracted to the work because there was funding for that work. Unfortunately, CCHCC was too small of an organization to be able to get selected for the grant funding, but we did the work anyway because it was a natural fit for our mission.

Because of our experience and expertise, and our knowledge of the community's need, our staff became certified and we were one of the organizations in our community that enrolled the most people in Medicaid and Marketplace plans. ACA enrollment work was added to the long list of the many services we provide to consumers. And because of our capabilities in other forms of health insurance, we help people get covered, no matter their stage in life.

We are able to do this work because of financial support provided by local individuals and organizations. To help us continue our work, please fill out the enclosed pink pledge sheet and return it to CCHCC in the enclosed self-addressed postage-paid envelope. **Thank you for your support and for helping to make our work to create a healthier community possible!**

Sincerely,



Claudia Lennhoff, Executive Director

*P.S. Your contribution  
is tax-deductible  
Thank you for your  
support!*

## 2017 Open Enrollment Periods



**Marketplace Website**  
healthcare.gov

**National 24/7 Call Center**  
1 (800) 318-2596

**Important Dates**  
Open Enrollment Period  
*November 1, 2016 - January 31, 2017*

Coverage Begins As Early As:  
*January 1, 2017*

***\*\*If you qualify for Medicaid,  
enrollment is year-round!\*\****

**Medicare.gov**  
The Official U.S. Government Site for Medicare

**Medicare Website**  
medicare.gov

**National Medicare Phone Number**  
1 (800) 633-2447

**Important Dates**  
Open Enrollment Period  
For 2017 Advantage and Part D (Rx) plans  
*October 15 - December 7, 2016*

Coverage begins January 1, 2017

***\*\*If you have Extra Help, QMB,  
or Medicaid you can switch year-round!\*\****

**Champaign County Health Care Consumers**  
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