

# Let's Get Ready for the Health Insurance Marketplace!

champaign  
county  
**HEALTH CARE  
CONSUMERS**



February 22, 2013

Dear Friends,

Champaign County Health Care Consumers (CCHCC) needs your help to implement the last and biggest phase of the health reform law (the Affordable Care Act) – enrolling thousands of community members in new, affordable private and public health insurance through the Illinois Health Insurance Marketplace (Exchange). This phase of health reform will take place at the community level, so grassroots organizations and their constituents have a big role to play!

CCHCC is preparing to help our community members learn about and “navigate” the new health insurance system. We want to help as many people as possible get quality, affordable health insurance coverage under the Affordable Care Act. We already help thousands of local community members each year navigate the complicated health care and social service systems so that they can get the care and the resources they need. With your help, CCHCC can become our community’s health insurance Navigator and help thousands of our community members.

## **Did you know...**

- On October 1, 2013, Health Insurance Marketplaces (also known as Exchanges) will open for business, and millions of Americans can begin enrolling in new private or public health insurance coverage under the Affordable Care Act. This new health insurance coverage begins January 1, 2014.
- Through the Illinois Health Insurance Marketplace, consumers will be able to see if they are eligible for newly expanded Medicaid coverage, or for “Advanced Premium Tax Credits” (financial assistance in the form of premium subsidies) that will lower their monthly health insurance premiums. Financial assistance will be available to individuals and families who earn up to 400% of the Federal Poverty Level (about \$44,680 for an individual and \$92,200 for a family of four).
- Most people who will be able to enroll in affordable coverage through the Marketplace do not know about the new benefits or how to enroll, or that they can enroll starting THIS October.
- Marketplaces will help consumers enroll through consumer-friendly websites, toll-free hotlines, and “Navigator” programs.

## **The Health Insurance Marketplace and Navigators**

Marketplaces will make applying for health coverage (and financial assistance for that coverage) easier – using a single application for both private and public coverage, and providing help with enrollment through consumer-friendly websites, call centers, and in-person assistance, including new “navigator” programs. Navigators will conduct targeted outreach and will provide one-on-one assistance to help consumers learn about and enroll in new coverage options and gain financial assistance.

The people who will gain coverage under the Affordable Care Act include many individuals and families who have experienced significant barriers to obtaining coverage in the past. They have faced such obstacles as the inability to afford coverage, ineligibility for public programs, denial of coverage based on pre-existing conditions, difficulties with the enrollment processes, living in remote areas, low literacy, limited understanding of health insurance, and cultural and linguistic barriers. Surveys have found that 78 percent of consumers who are currently uninsured do not know about the new coverage options that will be available, and they will need

### **Iola Cook, CCHCC Client**

"CCHCC has helped me find affordable Medicare Part D prescription drug coverage, apply for help to lower my drug costs, and get assistance with medical bills through the Medicare 100/Plus Program. I don't know what I would've done without the help of CCHCC. *They are such a good resource for me and this community.*"





**Bob Kramer, CCHCC Client**

"Health Care Consumers has done a lot for my morale. They gave me a way of getting back into my health, and I strongly believe that they help others like me too. CCHCC helped me get a primary care doctor and medications. *My conditions are now being well monitored due to their help.*"

help "navigating" the new system.

Navigators will be a critical component of efforts to help consumers learn about their coverage options and will provide the targeted outreach, education, and personalized assistance needed to help consumers enroll. The success that navigator programs will have in reaching those who face the greatest barriers to enrollment will hinge on how well the Marketplaces in each state do in selecting entities that have expertise in working with diverse and underserved constituencies.

**CCHCC wants to be our community's Health Insurance Navigator**

We do not yet know how Illinois will carry out its Navigator program, but CCHCC hopes to become a Health Insurance Navigator for our community, and we are working hard to prepare ourselves for that possibility. Once the Illinois Health Insurance Marketplace announces its plans to create Navigator entities, CCHCC intends to apply for Navigator status, and we need your support!

**CCHCC's track record helping consumers navigate many difficult systems**

CCHCC has a long track record of helping local consumers navigate many very difficult systems. Each year, thousands of community members call or visit CCHCC's Consumer Health Hotline to get desperately needed health care and dental care, receive free or low cost medications, escape medical debt, and get a better understanding of their patient rights. Our staff and advocates also help community members navigate the social services systems so that they can get public benefits such as Medicaid, food stamps, Township Assistance, tax assistance, disability benefits, and more. We work face-to-face and over the phone with consumers to help them navigate these very complicated systems so that they get access to health care and the other services they need. Now we want to help our community members navigate the new health insurance and financial assistance system that will be available through the Marketplace!

**How You Can Help!**

There are many ways that you can help CCHCC and our community to get ready for the new Health Insurance Marketplace! First, you can support CCHCC's bid to become our community's Health Insurance Navigator by adding your name to the list of supporters. We will submit this list of supporters with our application materials.

You can also help with CCHCC's campaign for health insurance education and outreach by becoming an outreach volunteer and using your resources and networks to help spread the word about the Marketplace.

And, last, but not least, you can make a financial contribution to help support our campaign for Health Insurance education, outreach and enrollment. Whether or not CCHCC becomes a Navigator, we MUST start the education and outreach work immediately, to help our community get ready to access quality and affordable health insurance through the IL Health Insurance Marketplace. Your financial contribution can help our efforts to spread the word far and wide, and to reach the "hard-to-reach" populations in our community.

To let us know how you can help, simply fill out the lavender pledge form and send it back to us in the enclosed postage paid return envelope. Now, let's get ready for the Health Insurance Marketplace, and the work of enrolling thousands of community members in quality, affordable health insurance!

Thank you for your support!

Sincerely,

*Claudia Lennhoff*

Claudia Lennhoff, Executive Director

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