



# *From Coverage to Care: Helping the Newly Insured Connect to Care*



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*“Working to Achieve Health Equity”*

# Nonelderly Adult Coverage Gains by Race and Ethnicity

Subgroup	Baseline Uninsured Rate	Q3 2015 Uninsured Rate	Change	Relative Reduction	Number Gaining Coverage
All	20.3%	12.6%	-7.7%	38%	15.3 million
Whites	14.3%	8.3%	-6.0%	42%	7.4 million
African Americans	22.4%	12.1%	-10.3%	46%	2.6 million
Latinos	41.8%	30.3%	-11.5%	28%	4.0 million

SOURCE: Gallup-Healthways WBI data are through 9/12/2015. Office of the Assistant Secretary for Planning and Evaluation. "Health Insurance Coverage and the Affordable Care Act." September 2015. Available at: <http://aspe.hhs.gov/health-insurance-coverage-and-affordable-care-act-aspe-issue-brief-september-2015>.

# Nonelderly Adult Access and Health Outcome Gains by Race and Ethnicity

Measure	Whites		African Americans		Latinos	
	Base Period	Adjusted Change	Base Period	Adjusted Change	Base Period	Adjusted Change
No Personal Physician	19.3%	-3.0%	27.5%	-5.8%	47.5%	-3.5%
No Easy Access to Medicine	6.4%	-0.8%	10.9%	-4.4%	13.4%	-5.1%
Cannot Afford Care	17.0%	-5.3%	24.4%	-5.0%	27.6%	-6.0%
Fair/Poor Health	14.6%	-3.4%	20.1%	-6.6%	29.5%	not significant
% of Last 30 Days in Which Activities Were Limited by Poor Health	9.4%	-1.9%	10.3%	-2.2%	7.9%	-1.7%

All adjusted changes shown significant at  $P < .05$

SOURCE: Author provided data. Benjamin D. Sommers, Munira Z. Gunja, Kenneth Finegold, and Thomas Musco, "Changes in Self-reported Insurance Coverage, Access to Care, and Health Under the Affordable Care Act," *Journal of the American Medical Association*, 2015, 314(4):366-374

# What is *From Coverage to Care*?

- C2C is an effort to help educate consumers about their new coverage and to connect them with primary care and preventive services that are right for them so they can live long, healthy lives.
- C2C builds on existing networks of community partners to educate and empower newly covered individuals.

# From Coverage to Care Resources

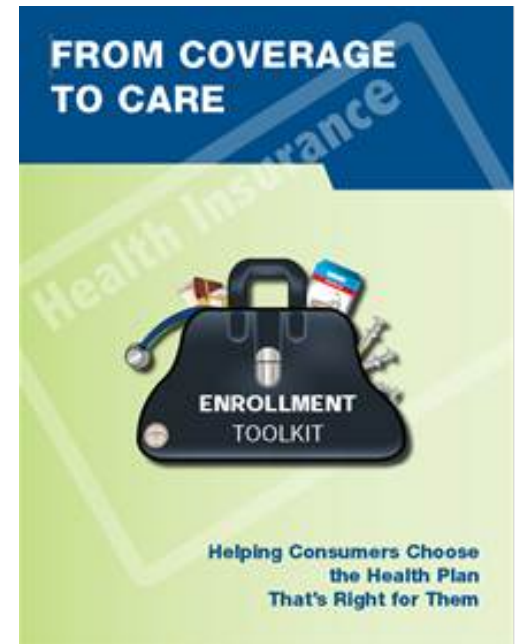
- Enrollment Toolkit
- Roadmap
  - Poster Roadmap
  - Consumer Tools
    - Insurance card
    - Primary Care vs. ER Care
    - Explanation of Benefits
  - Pull-out steps
- Discussion Guide
- Video vignettes



Print copies available. Go to <https://marketplace.cms.gov/c2c>.

# Enrollment Toolkit

1. Why sign up for health coverage.
2. Know before enrolling in a plan.
3. Help choosing a plan.
4. After enrollment.
5. Helping consumers with special circumstances.



# Why Consumers Should Sign Up for Health Coverage

## Topics:

- Coverage is security.
- Coverage may be more affordable than they think.
- Avoid the fee for not having coverage<sup>a</sup>
- Coverage pays for preventive care.

## Resources:

- Incomes that qualify for lower costs
- How to estimate income for the Marketplace



# What Consumers Should Know When Picking a Plan



## Topics:

- Plan selection: premiums vs. actual costs
- Review provider networks.
- Understand prescription drug coverage.
- Dental and vision coverage.

## Resources:

- Marketplace coverage and metal levels
- How to find information on health care providers



# Special Circumstances

## Topics:

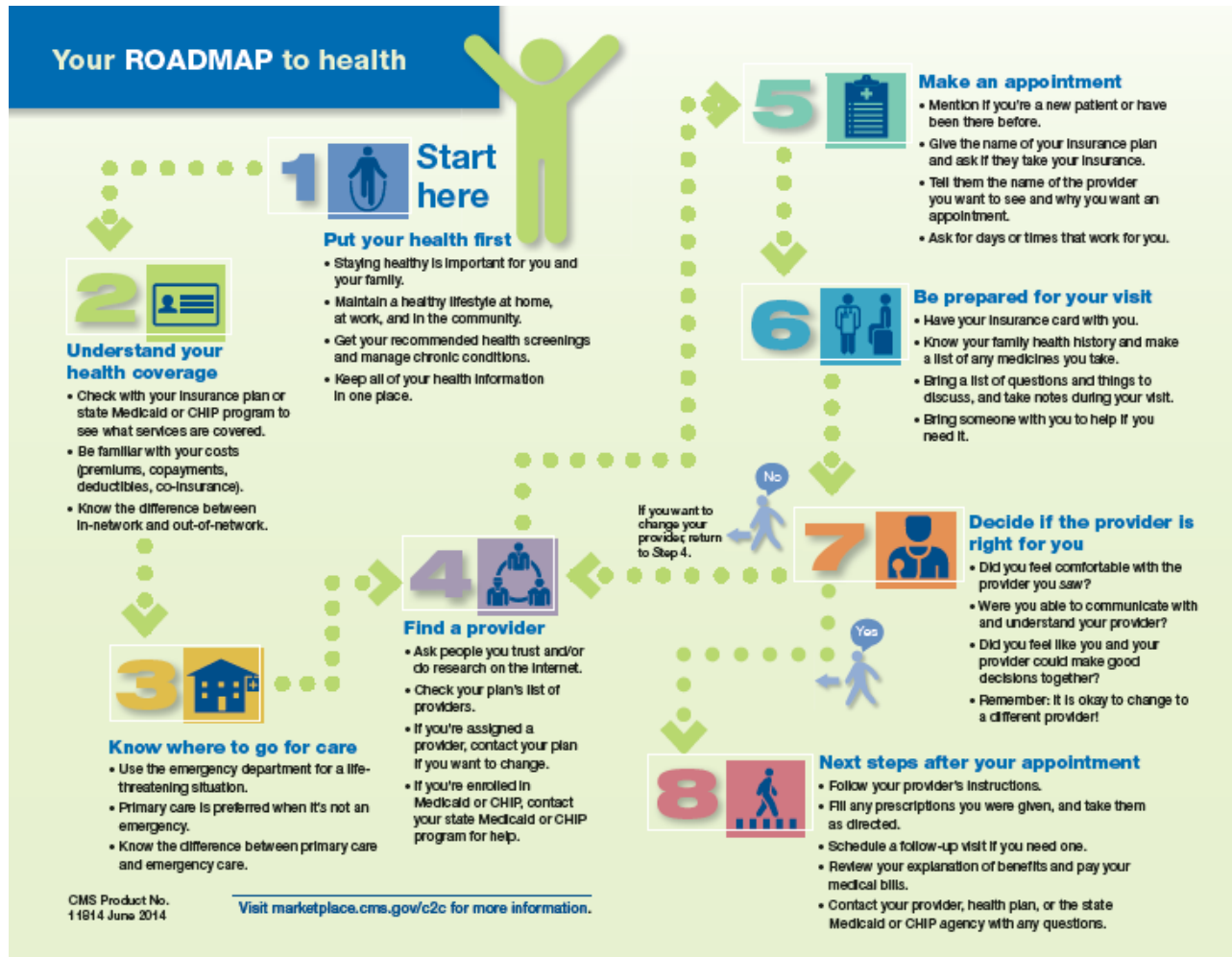
- American Indians and Alaska Natives
- In-Language Assistance
- Immigrant Status and Qualifying for Financial Assistance



## Resources:

- Glossary of health care terms for consumers with limited English proficiency
- Helping special populations enroll

# From Coverage to Care Roadmap



# Step 1: Put Your Health First

- Staying healthy is important for you and your family.
- Maintain a healthy lifestyle.
- Learn what you can do to stay healthy and share that knowledge with friends and family.
- Get recommended health screenings & manage chronic conditions. Many screenings are available with no cost sharing.
- Keep all of your health information in one place.



STEP 1

2

3

4

5

6

7

8

# Put Your Health First: Take an Active Role in Your Health

- Being active in your health can lead to better care and better health for you and your family.
- Keep track of health information.
- Ask questions.

## Resources:

- My Family Health Portrait
- <https://familyhistory.hhs.gov>
- My Medicine Record  
[www.fda.gov/Drugs/ResourcesForYou/ucm079489.htm](http://www.fda.gov/Drugs/ResourcesForYou/ucm079489.htm)

Be an Active Member of Your Health Care Team

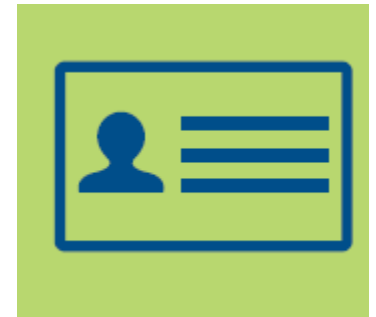
### My Medicine Record

Name (Last, First, Middle Initial):

	What I'm Using Rx – Brand & generic name; OTC – Name & active ingredients	What It Looks Like Color, shape, size, markings, etc.	How Much	How to Use / When to Use
<b>— Enter ALL prescription (Rx) medicine (include samples), over-the-counter (OTC) medicine, vitamins, and supplements.</b>				
Ex:	XXXX/xxxxxxxxxx	20 mg pill; small, white, round	40 mg; use two 20 mg pills	Take orally, 2 times a day, at 8:00 am & 8:00 pm
1				
2				
3				

# Step 2: Understand Your Health Coverage

- Understand key insurance terms
- Review your plan to see what services are covered.
- Know the difference between in-network and out-of-network.
- Understand your out of pocket costs.



# Key Terms On An Insurance Card

## Key terms

- 1) Member Name
- 2) Member Number
- 3) Group Number
- 4) Plan Type
- 5) Copayment
- 6) Phone Numbers
- 7) Prescription Copayment

INSURANCE COMPANY NAME

Plan type **4**

Effective date

Member Name: Jane Doe **1**  
Member Number: XXX-XX-XXX **2**

Group Number: XXXXX-XXX **3**

Prescription Group # XXXXX

Prescription Copay **7**  
\$15.00 Generic  
\$20.00 Name brand

PCP Copay \$15.00 **5**  
Specialist Copay \$25.00  
Emergency Room Copay \$75.00

Member Service: 800-XXX-XXXX **6**

# Sample Cost Tables

Having a baby (normal delivery)	
<ul style="list-style-type: none"> <li>Amount owed to providers: \$7,540</li> <li>Plan pays \$5,490</li> <li>Patient pays \$2,050</li> </ul>	
Sample care costs:	
Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
<b>Total</b>	<b>\$7,540</b>
Patient pays:	
Deductibles	\$700
Copays	\$30
Co-insurance	\$1,320
<b>Total</b>	<b>\$2,050</b>

Managing type 2 diabetes (1 year of routine maintenance of a well-controlled chronic condition)	
<ul style="list-style-type: none"> <li>Amount owed to providers: \$5,400</li> <li>Plan pays \$3,520</li> <li>Patient pays \$1,880</li> </ul>	
Sample care costs:	
Prescriptions	\$2,900
Medical equipment and supplies	\$1,300
Office visits and procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
<b>Total</b>	<b>\$5,400</b>
Patient pays:	
Deductibles	\$800
Copays	\$500
Co-insurance	\$580
<b>Total</b>	<b>\$1,880</b>

Cost scenarios like managing Type 2 Diabetes and having a baby help consumers **understand what their care may cost, and how their plan may divide these costs.**

**NOTE: These are not real costs.**

# Step 3: Know Where To Go For Care

## Key Points for Consumers

- Only use the ER in a life-threatening situation.
- Primary care is preferred when it isn't an emergency.
- Knowing the difference between primary care and care in the ER.



## Key Questions for Consumers

- *Do you know how your costs would be different if you went to a primary care provider versus the Emergency Department?*
- *Do you know how your care would be different?*





# Primary Care vs. Emergency Care

Newly covered consumers may not know when to visit a **Primary Care Provider** and when to use **Emergency Department** services.

Primary Care Provider	Emergency Department
<p>You'll pay your <b>primary care copay</b>, if you have one. This may cost you between \$0 and \$50.</p>	<p>You'll likely pay a copay, co-insurance, and have to meet your <b>deductible</b> before your health plan pays for your costs, especially if it's not an emergency. Your copay may be between \$50 and \$150.</p>
<p>You go when you <b>feel sick and when you feel well</b>.</p>	<p>You should only go when you're <b>injured or very sick</b>.</p>
<p>You <b>call ahead</b> to make an appointment.</p>	<p>You <b>show up when you need to and wait</b> until they can get to you.</p>
<p>You may have a short wait to be called after you arrive but you <b>will generally be seen around your appointment time</b>.</p>	<p>You may <b>wait for several hours</b> before you're seen if it's not an emergency.</p>
<p>You'll usually see the <b>same provider each time</b>.</p>	<p>You'll see the <b>provider who is working that day</b>.</p>
<p>Your provider <b>will</b> usually have access to your health record.</p>	<p>The provider who sees you probably won't have access to your health records.</p>
<p>Your provider works with you to <b>monitor your chronic conditions</b> and helps you improve your overall health.</p>	<p>The provider may <b>not know what chronic conditions you have</b>.</p>
<p>Your provider will <b>check other areas of your health</b>, not just the problem that brought you in that day.</p>	<p>The provider <b>will only check the urgent problem</b> you came in to treat but might not ask about other concerns.</p>
<p>If you need to see other providers or manage your care, your <b>provider can help you make a plan</b>, get your medicines, and schedule your recommended follow-up visits or find specialists.</p>	<p>When your visit is over you will be <b>discharged with instructions to follow up</b> with your primary care provider and/or specialist. There may not be any follow-up support.</p>
<p>In some areas, you may be able to go to an <b>Urgent Care Center</b>. If Urgent Care is available in your area, call your health plan before you go to find out how much you will have to pay.</p>	

# Step 8: Next Steps After Your Visit

## Key Points for Consumers

- Write down your providers' instructions and healthy living tips so you can act on them every day.
- Schedule any follow-up or other visits and fill prescriptions so you don't forget or get too busy.
- Review any documents or bills you receive and contact your plan or state Medicaid or CHIP program if you have questions.



## Key Questions for Consumers


- *Do you know what to do now to keep yourself healthy?*
- *Do you know what number to call if you get sick and need to make an appointment or come back?*



# Explanation of Benefits (EOB)

It's a summary of health care charges from the care you or those covered under your policy received. It is NOT A BILL!

**Explanation of Benefits (EOB)** Customer service: 1-800-123-4567



Statement date: XXXXXX      Member name:  
 Document number: XXXXXXXXXXXXXXXXXXXX      Address:  
**THIS IS NOT A BILL**      City, State, Zip:

Subscriber number: XXXXXXXXX      ID: XXXXXXXXX      Group: ABCDE      Group number: XXXXXXX

Patient name:      Provider:      Claim number: XXXXXXXXXXXX  
 Date received:      **5** Payee:      Date paid: XXXXXXXX

Claim Detail				What your provider can charge you		Your responsibility			Total Claim Cost		
Line No.	Date of Service	<b>1</b> Service Description	Claim Status	<b>2</b> Provider Charges	<b>3</b> Allowed Charges	Co-Pay	Deductible	Co-Insurance	<b>4</b> Paid by Insurer	<b>6</b> What You Owe	<b>7</b> Remark Code
1	3/20/14–3/20/14	Medical care	Paid	\$31.60	\$2.15	\$0.00	\$0.00	\$0.00	\$2.15	\$0.00	PDC
2	3/20/14–3/20/14	Medical care	Paid	\$375.00	\$118.12	\$35.00	\$0.00	\$0.00	\$83.12	\$35.00	PDC
<b>Total</b>				\$406.60	\$120.27	\$35.00	\$0.00	\$0.00	\$85.27	\$35.00	

Remark Code: PDC—Billed amount is higher than the maximum payment insurance allows. The payment is for the allowed amount.

# Other Information in the Roadmap

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- Glossary of health coverage terms.
- Resource list.
- Personal health tracking checklist.
- Health information page for coverage and provider information.

# From Coverage to Care Roadmap



Visit <http://marketplace.cms.gov/c2c>  
Print copies are available for free.

# What Can You Do?

- 1) Share C2C resources.
- 2) Customize resources to your community.
- 3) Consider incorporating the Roadmap into local events and outreach.
- 4) Work with state Medicaid and CHIP offices to tailor resources.
- 5) Think about ways to engage providers and issuers.
- 6) Let us know what works, and what other resources would be useful.

Get Resources

[Marketplace.cms.gov/c2c](https://marketplace.cms.gov/c2c)

Contact Us

[Coveragetocare@cms.hhs.gov](mailto:Coveragetocare@cms.hhs.gov)