

Enrolling Uninsured Virginians: 10 Things Hospitals Can Do

Beginning November 15, 2014, uninsured Virginians can enroll for health care coverage through Virginia's Health Insurance Marketplace established as part of the Affordable Care Act. Hospitals and health systems can play a vital role in educating uninsured patients about their coverage options and helping them navigate the Marketplace. Here are 10 things hospitals can do:

- 1. Identify resources in your community that are providing In-Person Assistance for the Health Insurance Marketplace.** Examples could be federally-funded Navigators, Certified Application Counselor Organizations, or federally-trained and certified insurance agents and brokers. For more information on the types of assistance generally available, go [here](#). Two organizations in Virginia have received federal funding to serve as Navigators - [Virginia Poverty Law Center, Inc.](#) and [Advanced Patient Advocacy, LLC](#). In order to identify Navigators, Certified Application Counselors, or others in your area to assist patients with enrollment activities, [Enroll Virginia!](#) provides an easy to use interactive map and search function.
- 2. Become a Certified Application Counselor (CAC) Organization or Champion for Coverage.** As a [CAC Organization](#), your staff and volunteers will be eligible to complete training necessary to become a Certified Application Counselor. CACs help people understand, apply, and enroll for health coverage through the Marketplace. To be a CAC Organization, you must complete an [application](#) and agree to make sure that designated individuals complete required five hour training, and that they comply with privacy and security laws, and other program standards. CMS has provided [guidance on CAC Organizations](#), which may be helpful in understanding this option. In addition, any organization can become a [Champion for Coverage](#) by completing a simple [application](#). Becoming a Champion for Coverage identifies your organization as a willing to share publicly available information to inform and educate about coverage options and enrollment activities.
- 3. Identify key departments and individuals in your organization involved in enrollment activities.** Departments and individuals that can play an important role in enrollment activities span the organization. These may include: admissions, patient financial services, social workers, outreach, and others. The key departments and individuals identified should be involved in planning and executing enrollment activities undertaken by the organization.
- 4. Update your policies and procedures to incorporate health coverage education, eligibility screening, verification, and enrollment through the Health Insurance Marketplace.** Hospitals are uniquely positioned to identify individuals eligible to enroll in coverage through the Health Insurance Marketplace, educate them about their options, and assist them in taking the steps necessary to apply for coverage. Patients have different entry points into the hospital, which could include the Emergency Department or registration for inpatient admission or outpatient departments or clinics. Accordingly, policies and procedures should be designed to address multiple points of entry to the hospital and reach across department and functions within the hospital. Policies and procedures should also incorporate the use of available tools and information sources that can be used for eligibility screening, verification, and enrollment purposes.

5. **Provide basic education to all employees to empower them to direct patients to appropriate resources within and outside the organization.** Examples could include providing flow charts or scripts to help employees ask the right questions of patients to better understand who in the organization can be of assistance or what resources are available in the local community.
6. **Position individuals with appropriate training in enrollment assistance at key access points for the uninsured within your facility.** Key access points for the uninsured could include inpatient admissions, emergency departments, pharmacy, urgent care facilities, women's health centers, and other outpatient sites.
7. **Place educational materials regarding coverage options and enrollment such as posters and pamphlets in patient waiting areas.** Virginia-specific educational materials are available at [Cover Virginia](#). General materials on the health insurance marketplace are available online from [Centers for Medicare and Medicaid Services](#).
8. **Host an enrollment summit or other event at your facility.** A number of nonprofit and community organizations are focused on reaching a wide audience to educate individuals about coverage options and to provide them with resources for and assistance with enrollment and may be willing to offer an event at your facility. Enrollment outreach efforts could also be included in existing health fairs or other organizational events open to the public.
9. **Partner with local businesses and community groups to work collectively on enrollment efforts.** A broad outreach effort needs to include community partnerships with local businesses, social services agencies, health departments, free clinics, physician practices, and others. Identify these key stakeholders in your community and establish relationships to find ways to work together to educate the public about available coverage options.
10. **Use local media and social media to help you in your outreach efforts.** Local radio stations may be willing to provide your organization with free airtime to provide a public service announcement regarding enrollment activities. Similarly, local newspapers and other publications may be willing to include stories or coverage regarding the importance of coverage and the coverage options available. Update your organization's websites to include [widgets or badges](#) with links to enrollment information, short [videos](#) about coverage and enrollment.

