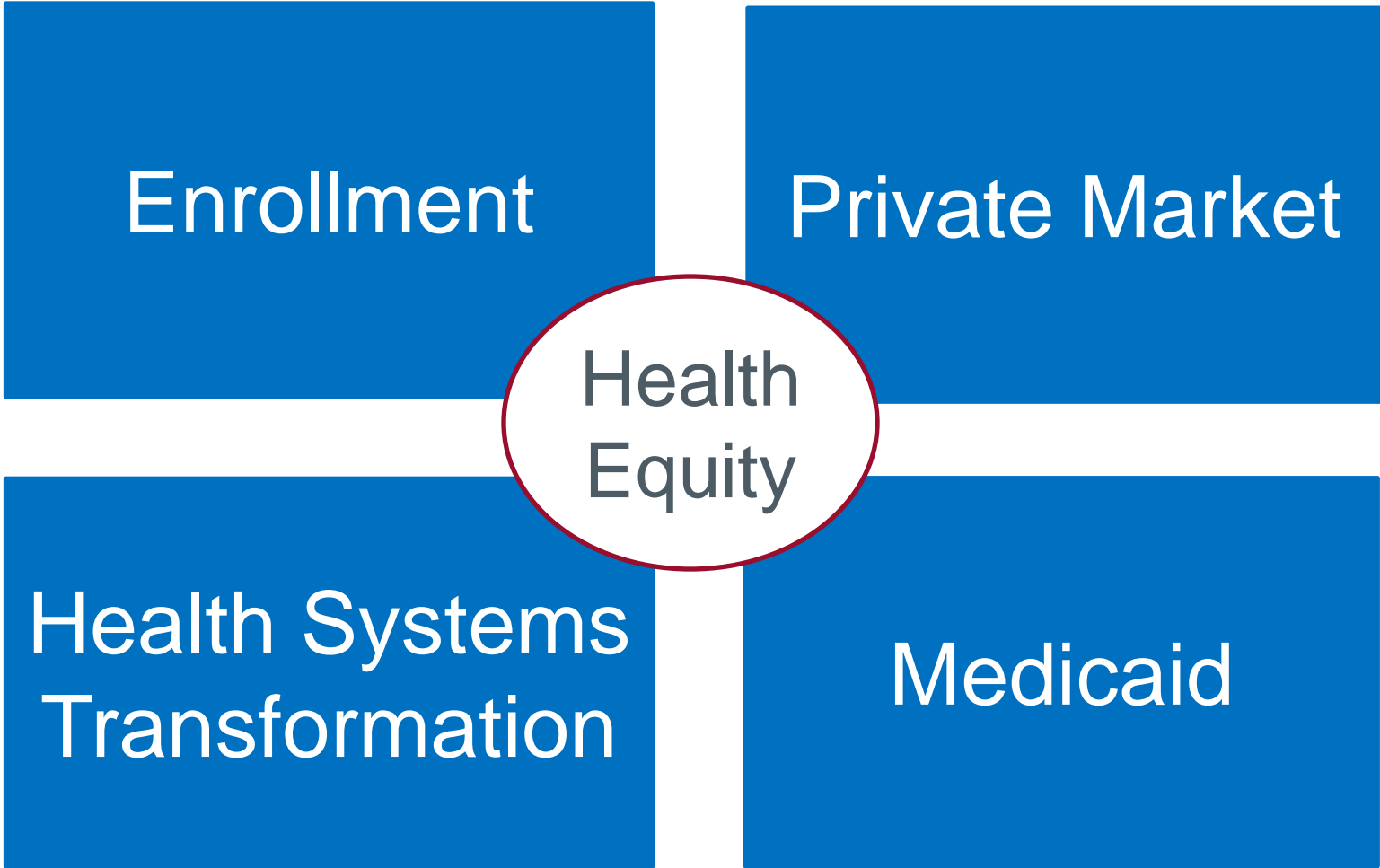




# Navigating Complex Cases

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## Countdown to Open Enrollment: 31 Days

This week's newsletter shares updates, resources, and details of upcoming webinars.

### 1. A Special Ask

- In case you missed it: we're asking enrollment assisters like you to take a [15-minute survey](#) so we can get a better idea of the work you're doing, the challenges you're facing, and the support we can offer you. By taking the survey, you'll be entered into a drawing for **free registration to our [Health Action 2016 conference](#)** or one of five **gift certificates to [Amazon.com](#)**.



### 2. Updates

- Last week, CMS began sending notices (in [English](#) and [Spanish](#)) to a small number of consumers in federally facilitated marketplace (FFM) states who were enrolled in both marketplace coverage with financial assistance and Medicaid/CHIP coverage.
  - Consumers in this situation will likely have to pay back all or some of their advanced premium tax credits for the months they were simultaneously enrolled in marketplace coverage and Medicaid/CHIP.
  - Remember to communicate with consumers to let them know to cancel their marketplace plan if they enroll in Medicaid/CHIP. Many of these consumers are likely enrolling in Medicaid/CHIP because their income has decreased, which makes them eligible for Medicaid/CHIP.

# Agenda

- ❖ Overview of case examples
- ❖ Teamwork!
- ❖ Report out
- ❖ Q & A and wrap up

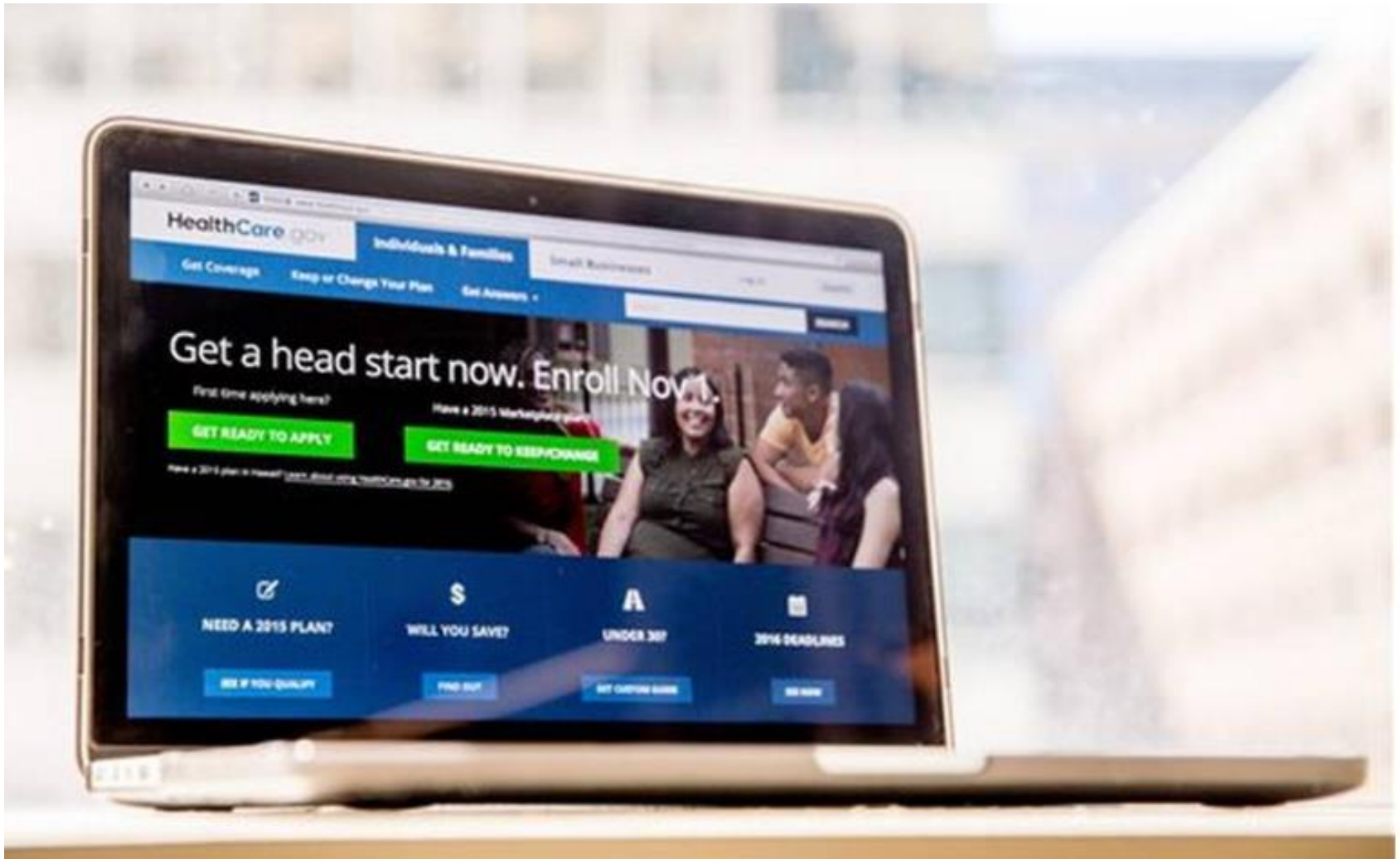
# The System is down at the moment.

We're working to resolve the issue as soon as possible. Please try again later.

Please include the reference ID below if you wish to contact us at 1-800-318-2596

Error from: [https://www.healthcare.gov/marketplace/global/en\\_US/registration%](https://www.healthcare.gov/marketplace/global/en_US/registration%3A/)

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Eligibility

Appeals

Inconsistencies

MAGI

Qualifying life events

Renewal

Counting income

ID proofing

Immigration status

Household size

Exemptions

Reconciliation

Grace periods

# Tastes Like Chicken?





# Team Assignments

Groups 1 and 4: Justice  
Population

Groups 2 and 5:  
Employer Coverage

Groups 3 and 6:  
Income Inconsistencies

# Report Out

# Case 1: Enrolling the Justice Population

- ❖ When someone has a family member incarcerated:
  - ❖ How do you count income?
  - ❖ How do you count household size?
- ❖ What is the process for enrolling those who are recently released?
  - ❖ Medicaid
  - ❖ Marketplace
- ❖ What are other considerations to keep in mind?

# Case 2: Employer Coverage

- ❖ How do you know when someone with employer coverage can enroll in the Marketplace?
- ❖ How can you tell if someone's employer coverage is affordable?
- ❖ How can you tell if someone's employer coverage is "adequate"?
- ❖ How can you tell whether someone can get a tax exemption because of unaffordable employer coverage?
  - ❖ What is the process for claiming the exemption?
- ❖ What other considerations should you keep in mind?

# Case 3: Income Inconsistencies

- ❖ What is the process for resolving income inconsistencies?
- ❖ What barriers have you faced in the process and how have you overcome those?
- ❖ How have you helped people with fluctuating incomes?
- ❖ What other considerations should you keep in mind?

# So, now what?

What does a consumer need to know?

How do you communicate with them?

What processes will they need to be aware of?

# Messaging

**Explain the situation**

**Explain what they can expect**

**Manage expectations**

# So...what next? Instructions

- Everyone Pair Up
- Take your case scenario and describe it to your partner as if they are a consumer
- Switch places with your partner
- Get and give feedback!





## Enrollment Assister Resource Center

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Bookmark this page and [sign up](#) for our **Enrollment Assister Network email list!** The Enrollment Assister Resource Center houses a wide range of materials to help navigators and assisters during open enrollment—and beyond.

### Latest from Families USA

Listen to October 1 webinar: [Preparing for Open Enrollment 2016: Making the Most of an Enrollment Appointment](#)



### Members-Only Updates

If you are an enrollment assister, [sign up](#) to join our Enrollment Assister Network and receive weekly policy updates, effective enrollment tactics and strategies, and access to members-only trainings and webinars hosted by leaders in the field.

# Questions?

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**Or visit us at:**

<http://familiesusa.org/initiatives/enrollment-assister-resource-center>

<http://familiesusa.org/health-action-network>



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