

Affordable Care Act: Helping Your Patients Understand the Health Insurance Marketplace

A main objective of the Affordable Care Act (ACA) is to extend insurance coverage to the 30 million uninsured Americans and make insurance coverage more affordable for families and small business owners. Americans with an income of up to 400% of the Federal Poverty Line (roughly \$43,320 for an individual or \$88,200 for a family of four) may be eligible for tax credits when they purchase coverage through a health insurance exchange. Small businesses with 100 workers or fewer can also buy health insurance on these exchanges.¹

While the ACA mandates that exchanges are to be established and operated at the state level, each state has some control in shaping health reform for its residents. Each state can choose to: create and operate its own exchange; partner with other state exchanges; or opt not to create an exchange and instead have the federal government create an exchange for them.¹

With the introduction of health insurance exchanges, retail pharmacies can play an important role in educating and enrolling your existing and prospective patients. Below are a few steps you may consider taking to help educate your patients about their options.²

- 1. Get educated.** The insurance landscape is complex, but helping customers understand, in basic terms, what they need to do can provide great value. Carve out some time to understand what's happening.
- 2. Understand your state's specific situation.** The landscape and specifics are different in each state. Be able to explain to your customers how the exchange in your state works and exactly what customers need to do. One resource to help explore state-specific marketplace activities is:
 - HealthInsurance.org — includes a state health exchange overview and profile for each state
- 3. Have information and resources.** Make information available to your customers in your store and on your website.
 - Use Health Mart ACA marketing templates (bag stuffer, flyer, poster) accessible via the Health Mart Operations Manual on McKesson *ConnectSM* as conversation starters to help educate your patients.
 - CMS has a number of customer-friendly publications and articles available at marketplace.cms.gov that you can pass along to your customers. Plus, there's a selection of materials for Spanish speakers and other languages including Korean, Vietnamese, Russian, etc.
 - Healthcare.gov (or CuidadodeSalud.gov in Spanish) is another government site that educates patients on healthcare exchanges.
- 4. Be proactive.** Don't just wait for customers to ask you questions. Instead, identify customers who are paying for prescriptions with cash and insert a bag stuffer. Or even better, consider gently asking if they might be interested in knowing more about insurance options.
- 5. Get formal.** Consider more official ways to educate your community about their options. More information and registration is available at Marketplace.cms.gov:
 - Become a Champion for Coverage to help let people know about these new healthcare benefits and get them enrolled.
 - Evaluate whether to become a Certified Application Counselor or Navigator, or other ways to assist current and prospective customers in learning about and signing up for coverage.



Top 10 Things to Tell Your Patients About the Health Insurance Marketplace

The Department of Health and Human Services' list of 10 things to tell your patients includes the following:³

1. If you don't already have health coverage, the Health Insurance Marketplace is a new way to find and buy health coverage that fits your budget and meets your needs.
2. Open Enrollment starts October 1, 2013 (plans and prices will be available then) and ends on March 31, 2014. Coverage starts as soon as January 1, 2014.
3. Not only can you view and compare health insurance options online, but with one simple application, you can have those options tailored to your personal situation and find out if you might be eligible, based on your income, for financial assistance to lower your costs.
4. The same application will let you find out if you and your family members might qualify for free or low-cost coverage available through Medicaid or the Children's Health Insurance Program.
5. The information is all available online, but you can apply four ways: online, by phone, by mail, or in person with the help of a trained Certified Application Counselor or Navigator.
6. Each health plan will generally offer comprehensive coverage, including a core set of essential health benefits like doctor visits, preventive care, maternity care, hospitalization, prescription drugs, and more.
7. No matter where you live, there will be a Marketplace in your state, offering plans from private companies where you'll be able to compare your health coverage options based on price, benefits, quality, and other features important to you before you make a choice.
8. Health insurance companies selling plans through the Marketplace can't deny you coverage or charge you more due to pre-existing health conditions, and they can't charge women and men different premiums based on their gender.
9. Marketplaces will be operated by your state, the federal government, or a partnership of the two, but each Marketplace will give you the same access to all of your Marketplace coverage options.
10. For more information visit HealthCare.gov or call the Health Insurance Marketplace Call Center at 1.800.318.2596.

For more information

- Read the September 2013 *Smart Retailing Rx* article, "Educating Customers about Health Insurance" for additional helpful tips
- Review the Health Mart Operations Manual Health Insurance Marketplace Resources page for information and direct links to additional resources
- Visit HealthCare.gov, HealthInsurance.org or call the Health Insurance Marketplace Call Center at 1.800.318.2596.

You are the independent owner of your pharmacy and in sole control of all aspects of its operations. Your franchise agreement with Health Mart® obligates you to operate your pharmacy in compliance with all applicable laws. You are solely responsible for investigating which laws apply to your pharmacy and complying with them at your expense. You should consult with an attorney for an explanation of the laws applicable to your pharmacy.

¹WebMD. *Insurance Marketplaces: What Your State Decides*. Reviewed by David Howard, PhD May 13, 2013. <http://www.webmd.com/health-insurance/insurance-marketplace/your-state-decides-aag>. Accessed 9/15/13.

²*Smart Retailing Rx*. "Educating Customers about Health Insurance." September 2013. <http://smartretailingrx.com/patient-care-counseling/educating-customers-about-health-insurance/>. Accessed 9/13/13.

³Department of Health and Human Services. *Health Insurance Marketplace: 10 Things to Tell Your Patients*. <http://marketplace.cms.gov/getofficialresources/publications-and-articles/10-things-to-tell-your-patients.pdf>. Accessed 9/13/13.