

STAFF SCRIPT

Hi, my name is _____ from _____ and we are calling to offer assistance on enrolling in new health care options. Is this _____?

Hi, _____. As you may know, under the new health care law, also called Obamacare, most Americans are now required to have health coverage. The deadline has passed, but we can help determine what options may be available to you.

Do you currently have health insurance coverage?

YES, I AM ENROLLED:

That's great!

Do you have any questions about how to use your coverage?

[If they have a question:] – Assist them or, if you lack the expertise to answer the question, let them know that someone will be calling them; [END THE CALL]; flag them on your tick sheet for a follow-up call from a specialist at your health center.

NO, I AM NOT ENROLLED:

- 1. Use the income grid on page A-9 to see if they are eligible for the marketplace or Medicaid.**
- 2. If they are eligible for the marketplace, see if they have a "QUALIFYING LIFE EVENT"–**
 The next chance you'll have to enroll starts on November 15th – unless you have had a major change in your life – such as losing your job, or getting divorced and losing coverage, having a child, adopting a child, or losing your health coverage at work.

Have any of these QUALIFYING LIFE EVENTS happened to you in the last 60 days?

YES, "QUALIFYING LIFE EVENT" HAS HAPPENED:

Let me set up an appointment for you with one of our enrollment specialists. Since the deadline to enroll has passed, you will need to bring proof of this change in your life as well as your Social Security number and a W-2 or other information about your income. [Set up appointment and END THE CALL.]

NO "QUALIFYING LIFE EVENT":

That's okay; you can still always come to our health center at _____.

- 3. See if they Qualify for Medicaid.** There is another type of coverage available through [your state's Medicaid program] and that enrollment is open all year. Would you like to find out if you qualify? [Screen them for eligibility requirements in your state]
 - a. If they are ELIGIBLE FOR MEDICAID:** [Set up an appointment for them to come into the health center to handle the paperwork; if you're still not sure if they qualify, then put them in touch with a qualified Medicaid assister, and END THE CALL.]
 - b. If they are NOT ELIGIBLE or fall into the MEDICAID GAP:** Someone will be sure to contact you before the next enrollment period begins. Do you want us to send you the details in an e-mail? What's your e-mail address? It was nice speaking with you. [END THE CALL]
- 4. If nothing else applies and they simply MISSED THE DEADLINE –** I'm sorry you missed this enrollment deadline and hope you'll mark your calendar for [insert next open enrollment date].. Would you like someone to call to remind you? [Confirm yes, then] We can also send you the details in an e-mail. What's your e-mail address? It was nice speaking with you. [END THE CALL]



QUICK CHECK CHART

This health care savings chart shows if a person may qualify for lower costs on coverage in the Health Insurance Marketplace based on their household income and family size. Please verify your state's Medicaid eligibility guidelines.

		Number of people in your household					
		1	2	3	4	5	6
Private marketplace health plans	You may qualify for lower premiums on a marketplace insurance plan if your yearly income is between... <i>See next row if your income is at the lower end of this range.</i>	\$11,770 – \$47,080	\$15,930 – \$63,720	\$20,090 – \$80,360	\$24,250 – \$97,000	\$28,410 – \$113,640	\$32,570 – \$130,280
	You may qualify for lower premiums AND lower out-of-pocket costs for marketplace insurance if your yearly income is between...	\$11,770 – \$29,425	\$15,930 – \$39,825	\$20,090 – \$50,225	\$23,850 – \$60,625	\$28,410 – \$71,025	\$32,570 – \$81,425
Medicaid coverage	If your state has expanded Medicaid: You may qualify for coverage if your yearly income is below...	\$16,243	\$21,983	\$27,724	\$33,465	\$39,206	\$44,497
	If your state isn't expanding Medicaid: You will not qualify for any marketplace savings programs if your yearly income is below...	\$11,770	\$15,930	\$20,090	\$24,250	\$28,410	\$32,570

SOURCE: healthcare.gov (Dollar amounts are for 2015 and are for 48 contiguous states and the District of Columbia)