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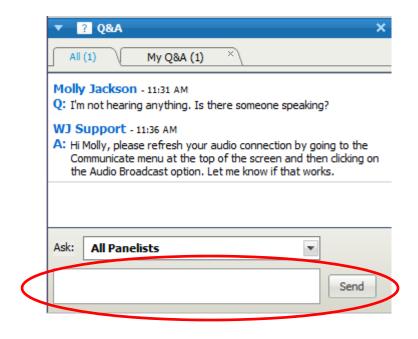
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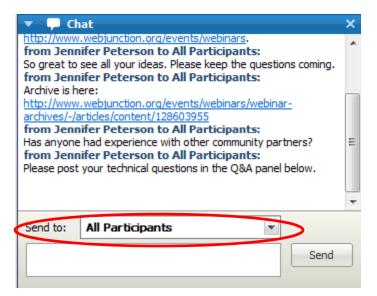
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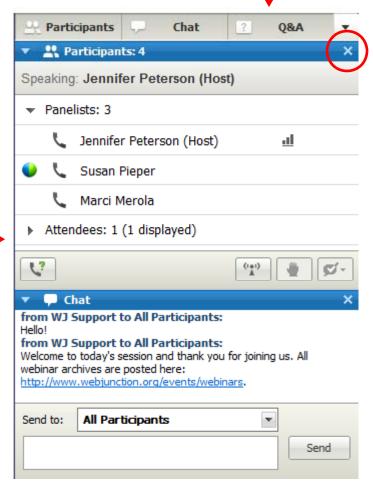


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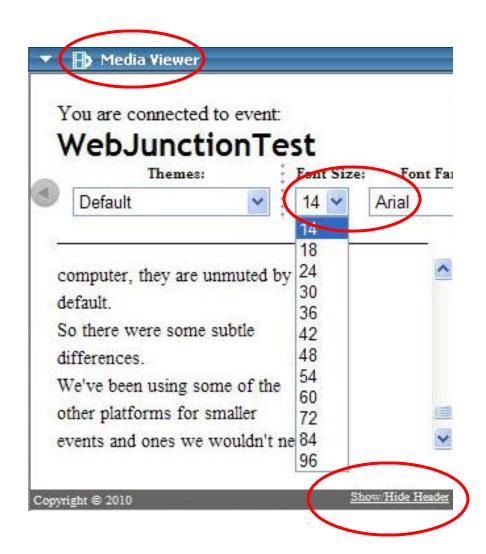
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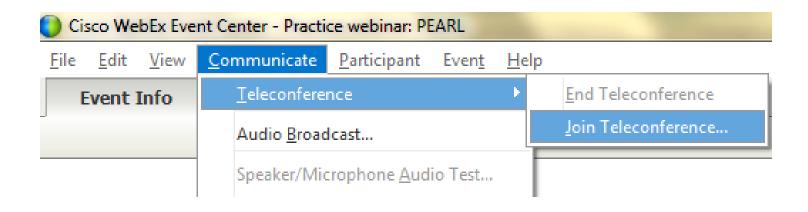
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Community Manager

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Programs Manager





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Libraries and Health Insurance

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Maine State Library
Minnesota State Library Agency & Minitex
Mississippi Library Commission

Montana State Library
State Library of North Carolina
State Library of Ohio
Access Pennsylvania
Texas State Library & Archives Commission
Library of Virginia
Washington State Library



# Today's Panel



Jackie Garner
Consortium Administrator,
Centers for Medicare and
Medicaid Services



Susan Hildreth
Director,
Institute of Museum
and Library Services



Ruth Holst
National Network of
Library of Medicine,
Greater Midwest
Regional Medical Library



**Kendra Morgan**Senior Program
Manager, OCLC

# Libraries and the Affordable Care Act

A 2011 study showed that an estimated 37% of library computer users (28 million people) use library computers and seek assistance from librarians for health and wellness issues, including learning about medical conditions, finding health care providers, and assessing health insurance options.

Opportunity for All: How Library Policies and Practices Impact Public Internet Access



# Understanding the Health Insurance Marketplace

July 2013





# 1. Health Insurance Marketplace

- To provide qualified individuals and employers
  - Access to affordable coverage options
  - Ability to buy certain private health insurance
  - Access to health insurance information
- Allows apples-to-apples comparison of Qualified Health Plans



# How the Marketplace Works (Continued)

- One process to determine eligibility for
  - Qualified Health Plans through the Marketplace
  - New tax credits to lower premiums
  - Reduced cost sharing
  - Medicaid
  - Children's Health Insurance Program (CHIP)
- Offers choice of plans and levels of coverage
- Insurance companies compete for business

# **Qualified Health Plans**

- A Qualified Health Plan
  - Is offered by an issuer that is licensed by the state and in good standing
  - Covers Essential Health Benefits
  - Is offered by an issuer that offers at least one plan at the "silver" level and one at the "gold" level of cost sharing
  - Is offered by an issuer that agrees to charge the same premium rate whether offered directly through the Marketplace or outside the Marketplace

# Plan Levels of Coverage

Levels of Coverage	Plan Pays On Average	Enrollees Pay On Average* (In addition to the monthly plan premium)
Bronze	60%	40%
Silver	70%	30%
Gold	80%	20%
Platinum	90%	10%

<sup>\*</sup>Based on the aggregate cost under the plan when benefits are provided to a standard population. This may not be the same for every (or any specific) enrolled person.

#### **Minimum Essential Benefits**

- Starting in 2014, most people must have health coverage or pay a fee
  - If you don't have a certain level of health coverage (employer coverage, Medicare, Medicaid, CHIP, TRICARE, certain VA coverage, an individual policy, or a plan in the Marketplace) you may have to pay a fee with your tax return
    - Starting when you file your 2014 Federal tax return in 2015
  - Some people may qualify for an exemption

# State Establishing a Marketplace

- State-based Marketplace can be operated by
  - Non-profit entity
  - Independent governmental agency
  - Existing state agency
    - State Medicaid agency
    - Department of Insurance
    - Other

#### When You Can Enroll in the Individual Market

- Marketplace Initial Open Enrollment Period Starts October 1, 2013 and ends March 31, 2014
- Annual Open Enrollment Periods after that start on October 15 and end on December 7
- Special Enrollment Periods available in certain circumstances during the year

# **Special Enrollment Period**

- May enroll or change Qualified Health Plan
  - Within 60 days in individual market and 30 days in small group market from triggering event

# Special Enrollment Period Qualifying Events

Loss of minimum essential coverage	Material contract violations by Qualified Health Plans
Gaining or becoming a dependent	Gaining or losing eligibility for premium tax credits or cost-sharing reductions
Gaining lawful presence	Relocation resulting in new or different Qualified Health Plan selection
Enrollment errors of the Marketplace	Exceptional circumstances

# How the Marketplace Works



#### Create an account

First you'll provide some basic information. Sign up for Marketplace emails now and we'll let you know as soon as you can create an account.

#### Apply

Starting October 1, 2013 you'll enter information about you and your family, including your income, household size, and more.

Visit HealthCare.gov to get a checklist to help you gather the information you'll need.

#### Pick a plan

Next you'll see all the plans and programs you're eligible for and compare them side-by-side.

You'll also find out if you can get lower costs on monthly premiums and outof pocket costs.

#### Enroll

Choose a plan that meets your needs and enroll!

Coverage starts as soon as January 1, 2014.

# The Application

- Available electronically and on paper
  - English and Spanish
- Federal form
  - Dynamic online version (asks only relevant questions based on your prior responses)
  - Streamlined paper version
- State-run Marketplace may have own version
- Help will be available to complete application

# A New Way to Lower Premium Costs

- A new refundable or Advanced Premium Tax Credit (APTC) that lowers the cost of Qualified Health Plans
- Eligibility is based on
  - Household income, and family size (at end of year)
  - Income between 100% to 400% of the Federal Poverty Level (FPL) (\$23,550 – \$94,200 for a family of four in 2013)
  - Obtaining qualified health insurance through the Marketplace
  - Ineligibility for government-sponsored coverage, affordable employer-sponsored insurance, or certain other minimum essential coverage

#### 4. Medicaid and CHIP

- •Medicaid and the Children's Health Insurance Program (CHIP)
  - Eligibility for health coverage extended under the new law
- Simplifies eligibility
- Coordinated with new Qualified Health Plan coverage
  - No wrong door if you apply through the Marketplace
  - Streamlined application for affordability programs
  - New website with program information and option to enroll

# National Marketplace Toll-Free Call Center

for Federally Facilitated and State-Partnership Marketplaces

- 1-800-318-2596 (TTY 1-855-889-4325)
  - Customer service representatives 24/7
  - English and Spanish
    - Language line for 150 additional languages



- Provide general information to individuals in the Marketplace and employees of SHOP employers
- SHOP call center for Employers opens in August
- Starting October
  - Eligibility, enrollment and referral assistance



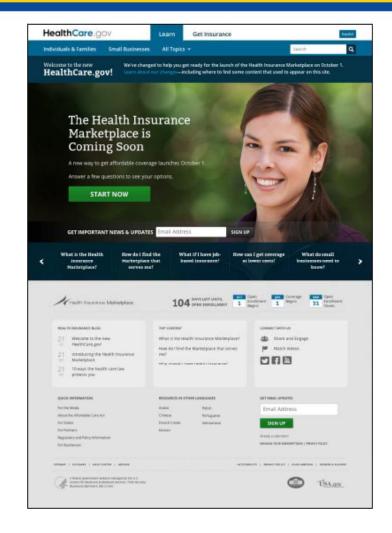
# Navigator Program – Continued

for Federally Facilitated and State-Partnership Marketplaces

- Navigators must
  - Be certified
    - Must take initial web-based training
    - Must take required on-going training
    - Be recertified annually
    - Not accept direct or indirect compensation from issuers related to enrollment in QHPs or non-QHPs
  - Meet reporting requirements progress, financial, and performance
- Mid-August Notification of grant approval
- Starting in September, find Navigators and other assisters through the Call Center or on HealthCare.gov

# HealthCare.gov

- Cuidadodesalud.gov for Spanish
- The consumer site for info now, application and plan comparison in Oct
- Social media connections
- Responsive design
- Accessible for those with visual disabilities



#### A Look Ahead

August 2013	October 1, 2013		
<ul> <li>Expect training to begin for consumer assisters like Navigators as well as for agents and brokers</li> <li>SHOP (Employer) Call Center live</li> </ul>	Open enrollment in the Health Insurance Marketplace begins		
1 2014			

#### **January 1, 2014**

- Coverage through Health Insurance Marketplace begins (as early as)
- Discrimination due to pre-existing conditions or gender is prohibited
- Annual Limits on Insurance Coverage will be eliminated
- Advanced Premium Tax Credits will be available
- The Small Business Tax Credit will increase
- More people will be eligible for Medicaid (in some states)

# Libraries and the Affordable Care Act



# Libraries and the Affordable Care Act

- Cooperative agreement with IMLS
- ZeroDivide partnership



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More Info

### Supporting Library Capacity to Respond to Patron Health Information Requests

Effective July 1, 2013, WebJunction and our partners at ZeroDivide have launched a new project to provide information to the library community regarding opportunities and resources to connect patrons to health and wellness information. This project is supported through an agreement with the Institute of Museum and Library Services, and while work is just getting under way, the following is intended to support state and public libraries in understanding initial priorities for this work.



Libraries have a long history of meeting public demand for consumer health information.
 A recent <u>IMLS study</u> showed that an estimated 37 percent of library computer users (28 million people) use library computers and seek assistance from librarians for health and wellness issues, including learning about medical conditions, finding health care providers, and assessing health insurance options.

# Program aims to help libraries...

Improve public library health services by increasing staff capacity to respond to patron requests for health information and assistance.

Libraries need to make a local decision on how to approach community needs.

# Stay Informed

#### eHealth

Overview

Get Involved

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More Info

Here are a few things you can do to learn more about related health care topics that could be of interest to your patrons.

- Review the basics of the <u>Health Insurance Marketplace</u> that will be available to patrons for insurance enrollment beginning October 1, 2013. (Be sure to scroll to the bottom of the page and find out what type of Marketplace is being offered in your particular state.)
- Identify a staff member that can champion library-related resources and supports for health information at your library, and keep staff informed of new information as it becomes available.
- Keep in touch! Please let us know of any questions you may have related to libraries and health information services, and pass on any questions or concerns you may be hearing from patrons.

Use the form below to sign up to receive updates about this project - this will likely include details about scheduled webinars and new additions to the resources available through WebJunction. We also welcome your questions and comments.

# We want to hear from you!

Does your library already have plans in place to support ACA needs?

What resources would your library like to see to support these information needs?

Are there local or statewide partners that you would recommend to others?

# ACA and the National Network of Libraries of Medicine

Ruth Holst NN/LM Greater Midwest Region





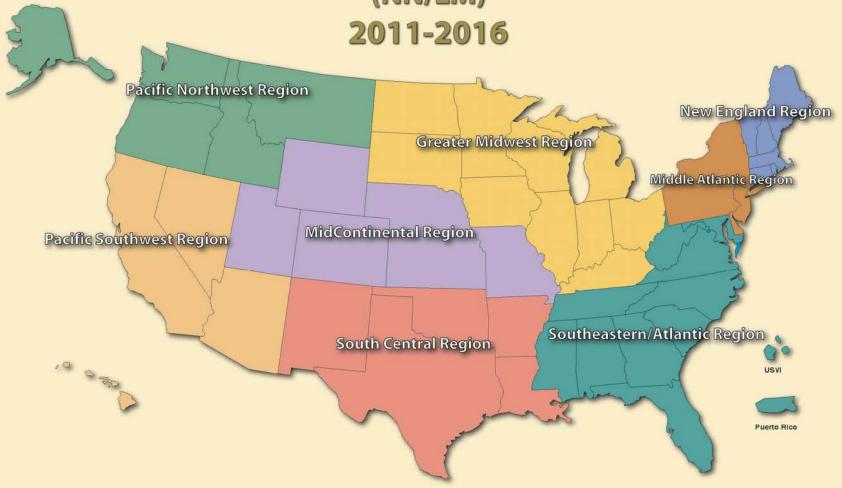
# NN/LM Mission

- Advance the progress of medicine and improve the public's health by:
  - Providing all U.S. health professionals with equal access to biomedical information; and,
  - Improving the public's access to information to enable them to make informed decisions about their health.





# The National Network of Libraries of Medicine (NN/LM)



- 1. Middle Atlantic Region: University of Pittsburgh
- 2. Southeastern/Atlantic Region: University of Maryland at Baltimore
- 3. Greater Midwest Region: University of Illinois at Chicago
- 4. MidContinental Region: University of Utah

- 5. South Central Region: Houston Academy of Medicine
- 6. Pacific Northwest Region: University of Washington
- 7. Pacific Southwest Region: University of California, Los Angeles
- 8. New England Region: University of Massachusetts

### **Network Member Services**

- Classes, presentations, and online webinars about NLM databases and services
- Exhibits at professional meetings
- Funding opportunities
- Technology awareness
- Resource sharing / DOCLINE assistance





## NN/LM Members

<ul> <li>Hospital libraries</li> </ul>	2391	
<ul> <li>Academic libraries</li> </ul>	1401	
<ul> <li>Public libraries</li> </ul>	1149	
<ul> <li>Other types</li> </ul>	1183	

**Total** (as of June 2013) 6124





# Health Insurance Literacy

### The degree to which individuals have

- the knowledge, ability, and confidence to find and evaluate information about health plans,
- select the best plan for their own (or their family's) financial and health circumstances, and
- use the plan once enrolled

Measuring Health Insurance Literacy: A Call to Action Washington, DC: Consumers Union, 2012. Available at:

http://consumersunion.org/research/measuring-health-insurance-literacy-a-call-to-action/





# The NN/LM can help

- Raise awareness among hospital and public libraries
- Assist libraries with finding the best resources
  - Healthcare.gov
  - MedlinePlus
  - State resources
- Provide webinars and presentations





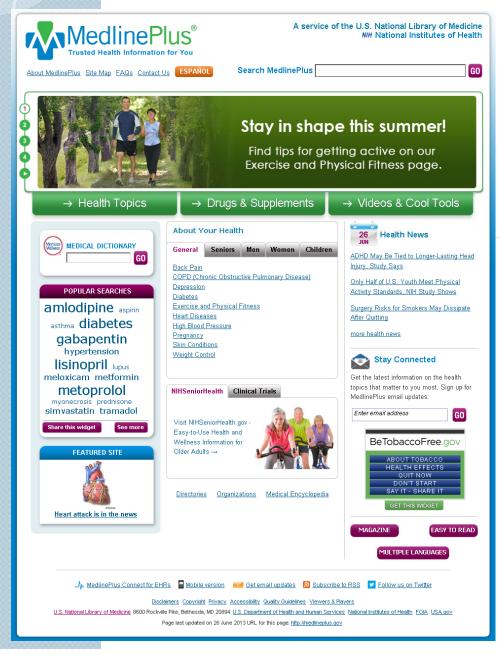
### NN/LM dissemination methods

- Email discussion lists
- Blogs
- Specialized web pages
- Presentations at state library meetings
- Downloadable handouts





# MedlinePlus.gov



- Reliable, authoritative
- Consumer-friendly
- No ads
- Updated daily
- Strict quality guidelines
- English and Spanish
- Links to information in >40 languages
- Multimedia, news, images, encyclopedia, tutorials and more...
- http://medlineplus.gov



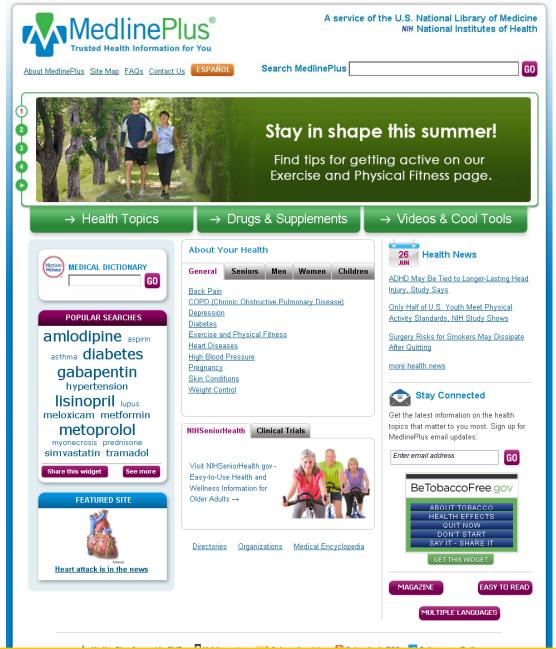


934 Spanish

~1,200 drugs 100 supplements

>1,200 links to ClinicalTrials.gov

>100 directories of doctors, hospitals, clinics & libraries



155 tutorials 78 anatomy videos 152 surgery videos 16 Spanish surgery

10-15 stories added daily videos

- ~ 3,500 articles
- > 2,000 images

27 English issues 4 bilingual issues

- >40 languages
- >250 topics
- >3,300 links









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# MedlinePlus & Information Related to ACA

- Health Insurance
- Financial Assistance
- Managed Care
- Medicare
- Medicaid







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Health Topics Drugs & Supplements Videos & Cool Tool

Other Topics: A B C D E F G H I J K L M N O P Q R S T U V W

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Health

**Health Insurance** 



between you and your insurance company. You buy a plan or policy, and the company agrees to pay part of your expenses when you need medical care. Many people in the United States get a health insurance policy through their

employers. In most cases, the employer helps pay for that insurance. Insurance through employers is often with a managed care plan. These plans contract with health care providers and medical facilities to provide care for members at reduced costs. You can also purchase health insurance on your own

People who meet certain requirements can qualify for government health insurance, such as Medicare and Medicaid. The Affordable Care Act will expand health insurance coverage for many people in the U.S. Starting in October 2013, you will be able to sign up for coverage that begins in January 2014.

Get Health Insurance updates by Enter email address GO What's this? email

#### Start Here

- . Health Insurance: Understanding What It Covers (American Academy of Family Physicians) Also available in Spanish
- New! Why Should I Have Health Coverage? (Centers for Medicare & Medicaid Services) Also available in Spanish



- . Get Your Options and Info (Affordable Care Act Tool for Personalized Info) (Centers for Medicare & Medicaid Services) Also available in Spanish
- . Health Insurance Basics (Affordable Care Act) (Centers for Medicare & Medicaid Services) Also available in Spanish

- U.S. Unveils Tools to Help Consumers Choose Health Insurance (06/24/2013,
- Fewer Young Americans Lack Health Care Coverage (06/18/2013, HealthDay)
- Recession Forced Cutbacks in Care for Special Needs Kids (06/05/2013, HealthDay)
- · More News on Health Insurance

#### Health Insurance











Health insurance helps protect you from high medical care costs. It is a contract between you and your insurance company. You buy a plan or policy, and the company agrees to pay part of your expenses when you need medical care.

Many people in the United States get a health insurance policy through their employers. In most cases, the employer helps pay for that insurance. Insurance through employers is often with a managed care plan. These plans contract with health care providers and medical facilities to provide care for members at reduced costs. You can also purchase health insurance on your own.

People who meet certain requirements can qualify for government health insurance, such as Medicare and Medicaid. The Affordable Care Act will expand health insurance coverage for many people in the U.S. Starting in October 2013, you will be able to sign up for coverage that begins in January 2014.

Get Health Insurance updates by email

Enter email address



GO What's this

#### Start Here

 Health Insurance: Understanding What It Covers (American Academy of Family Physicians)

Also available in Spanish

 New! Why Should I Have Health Coverage? (Centers for Medicare & Medicaid Services)

Also available in Spanish

## Rural Assistance Center

- http://www.raconline.org
- Online library focused on health and human services
- Four librarians & free reference services
- Contact by phone or email
- Funded by Health Resources & Services Administration (HRSA)









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Search Options

Health and Human Services Information for Rural America

Online Library •

Topics & States >

Tools for Success V RAC Publications & Updates V

#### **Topic Guides**

#### **Health Reform**

► Introduction

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<u>Publications</u>

<u>Organizations</u>

Websites & Tools

Funding

News

Events

Terms & Acronyms

About this Guide

Home > Topics & States > Topics > Health Reform

#### **Health Reform**



In March 2010, President Obama signed the <u>Patient Protection and Affordable Care Act</u>, or collectively referred to as the "Affordable Care Act" (ACA), into law. The ACA considerably changes the American health care system. Debates about the best ways to improve health care now focus on implementation of the law and its effect on health care.

The ACA will continue to have significant impacts on patients, providers, and employers as provisions are implemented. This guide provides selected resources which examine these impacts from the perspective of rural health care.

#### Frequently Asked Questions

- What are Health Insurance Marketplaces and why do they exist?
- How can my patients and community members access information on the new health insurance marketplaces?

Last Reviewed: 11/20/2012

#### Featured Resource

Affordable Care Act and You (Webinar Recording) view details

#### Related Topics

- Uninsured and Underinsured
- · Health Insurance
- <u>Legislation and</u>
   <u>Regulations</u>
- Rural Health Policy

#### All Topics

A B C D E F G
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#### Suggest a Resource

Know of a resource you think should appear on our site? <u>Suggest a</u> <u>resource</u>

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Go to: http://www.nnlm.gov/

# Ruth Holst rholst@uic.edu



