

March 2014

# Community Health Centers: Outreach and Enrollment



COMMUNITY  
HEALTH NETWORK  
OF WASHINGTON

Washington  
Association of  
COMMUNITY  
& MIGRANT  
HEALTH  
CENTERS

*Starting this year, thousands of Washingtonians become eligible for public health care benefits offered through the Medicaid expansion or private health care benefits offered through the Washington Health Benefit Exchange. Community health centers (CHCs) have long played a crucial role in providing affordable, high-quality, community based care to low-income and other special populations. As health coverage opportunities expand, CHCs play a central role in outreach and enrollment—especially to individuals getting coverage for the very first time!*

In Washington, CHCs provide health care services to more than one out of ten residents. In 2012, of these patients,

- 35 percent were uninsured;
- 43 percent were on Medicaid;
- 70 percent had incomes that were at or below the federal poverty line (\$11,490 for an individual in 2013); and
- 51 percent were from racial and ethnic minority groups.

Through CHCs, these underserved populations are able to get the necessary care they need, including access to medical, behavioral, dental, and pharmacy services.

Washington has expanded Medicaid coverage for adults with income at or below 138 percent of the federal poverty level and established a state-based Health Benefit Exchange for individuals not eligible for Medicaid to purchase private insurance. Individuals with income between 139 to 400 percent of the federal poverty level may be eligible for tax credits. At the end of 2012, there were approximately 990,000 uninsured residents in the state—14.5 percent of the population. In 2014, a majority of the uninsured will have access to health coverage. It is estimated that by 2016, the number of uninsured Washingtonians will drop down to 6 percent.<sup>1</sup> For many of these individuals, CHCs will play a critical role in making connections to new coverage options.

## CHCs and Enrollment: A Natural Link

Washingtonians who become newly eligible for coverage will need to hear about their options from trusted messengers who can guide them through the enrollment process—from learning about coverage, to getting help with the application, to enrolling in a health plan. CHCs are one of the most logical partners in any enrollment effort since 35 percent of their patients are uninsured and more than 90 percent of CHC patients are at or below 200 percent of federal poverty. A vast majority of these patients will benefit from either the Medicaid expansion or premium tax credits. Consumers trust CHCs with their health care, and trusting them to provide assistance with getting health coverage is a natural extension. In fact, research suggests that CHCs are one of the most popular places people would like to go for enrollment assistance.<sup>2</sup>

CHCs have long played a role in promoting enrollment, including providing access to traditional outstationed eligibility workers. These are state employees stationed at CHCs, who assists patients with eligibility and applications with social assistance and Medicaid. The federal government requires states with Medicaid programs to use outstationed eligibility workers, especially in CHCs because of their effectiveness in enrolling children and families. The federal and state governments share the cost of providing these outreach workers.

*“Having more opportunities for face-to-face enrollment assistance from trusted resources at local health centers means that more people will get the help they need to sign up by the end of the open enrollment period on March 31, 2014,”* Mary Wakefield, Ph.D., R.N., Health Resources and Services Administration.

The Affordable Care Act (ACA) recognized this experience by requiring “navigators” or “in-person assisters” as they are known in Washington, to be used to provide public education and person-to-person, hands-on assistance, especially in communities with a large number of uninsured individuals, which is critical to meeting enrollment targets. CHCs have a central role in this effort. Studies show that assistance is not a one-time matter—it is needed at all stages of the enrollment process and it facilitates continued coverage. Immediate access to enrollment assistance boosts the effectiveness of outreach efforts.

The Obama Administration recognized the important role CHCs have in outreach and enrollment efforts. In late 2013, 24 Washington CHCs were awarded nearly \$4.6 million to assist with outreach and enrollment efforts. In early 2014, an additional \$600,000 was awarded. The aim of these awards is to expand the hours of existing outreach and enrollment assistance workers and hire new or temporary outreach and enrollment assistance workers. With the assistance of these federal funds, along with funds provided by the Washington Health Benefit Exchange to promote outreach and enrollment, Washington CHCs have hired and trained over 365 such workers.

## CHC Outreach and Enrollment Activities

To facilitate outreach and enrollment activities, the Washington Health Benefit Exchange developed a statewide in-person assistance network. It is comprised of 10 lead organizations and numerous community partners associated with one of these lead organizations. Two CHCs—*Cowlitz Family Health Centers* and *Yakima Neighborhood Health Services* are lead organizations and are working with other community partners to ensure that in-person assisters are trained and able to provide outreach and enrollment services to their communities. These two CHCs were selected because of their ability to serve diverse populations in southwest Washington and the Yakima Valley, respectively. To prepare their community networks, both CHCs worked to train and certify In-Person Assisters so they can:

- Provide individuals and families with impartial information to help them determine which health insurance options best fits their needs;
- Identify eligibility for reduced premiums and cost sharing, and assist in completing applications and enrollment through in-person meetings, phone calls, or other interactive electronic communications; and
- Offer tailored support for those with cultural, linguistic, disability, or other special needs.

Twenty-three CHCs have partnered with one of the ten lead organizations to provide in-person assistance to the thousands of uninsured in the state. These CHCs are utilizing a combination of approaches to educate their community about health insurance options under the ACA. This includes:

- Perform “in-reach” with their existing uninsured patients to ensure that in-person assisters connect with these patients;
- Set up registration tables at flea markets, community colleges, local businesses, and various community events;
- Offer enrollment assistance in languages prevalent in their communities;
- Cultivate relationships with community organizations that have established relationships with specific populations (e.g., food banks, libraries, etc.) to help spread the word; and
- Establish a centralized phone and email system to address enrollment inquiries.

These efforts are paying off. In the first three months of open enrollment (October – December 2013), **three CHCs successfully enrolled over 5,000 uninsured each and one CHC has enrolled more than 16,000 uninsured Washingtonians.** As momentum continues through open enrollment, CHCs anticipate assisting an even greater number of individuals in gaining public or private insurance.

<sup>1</sup> *The State of the Uninsured and Underinsured 2010-2014* (Office of the Insurance Commissioner, January 30, 2014).

<sup>2</sup> Lake Research Partners, *Preparing for 2014: Findings from Research with Lower-Income Adults in Three States* (Washington: Robert Wood Johnson Foundation, June 2012).