

Ten Ways Your Legal Aid Program Can Connect Clients To New Health Insurance Opportunities

As millions of Americans become eligible for new, affordable health insurance options in 2014, Legal Aid programs can play a vital role in making sure people learn how to get coverage and get help applying. Many Legal Aid programs have experience helping eligible low-income families and individuals apply for Medicaid, and providing this kind of help will be extremely important, given new coverage opportunities.

Now, many more Legal Aid clients – including parents, older children, and adults under age 65 – may qualify for Medicaid, the Children’s Health Insurance Program (CHIP), or coverage through the new Health Insurance Marketplace. Many people who do not have health insurance will be able to get it, and many may also qualify for help that makes coverage easier to afford. Open enrollment for coverage in the new Health Insurance Marketplace begins October 1, 2013, but as always, individuals may apply for Medicaid or CHIP at any time.

Here’s how Legal Aid programs can contribute to the outreach and enrollment effort:

Spread the Word

- 1. Include health coverage messages when talking with clients about legal issues.** Discuss, as appropriate the availability of health insurance whenever Legal Aid staff conducts intake or is focusing attention on a medical/legal issue – such as addressing a denial of Medicaid benefits, bankruptcy arising from medical bills, children’s health issues, or housing code violations affecting clients’ health. Children may already be enrolled in Medicaid, but parents and other family members may not realize that they now may qualify, depending on a state’s decision to expand eligibility under the Affordable Care Act.
- 2. Build on the Legal Aid intake process.** Add questions about health insurance coverage and eligibility to intake protocols in appropriate circumstances, along with information about the value of getting coverage.
- 3. Legal Aid programs can keep local community partners informed about health insurance opportunities.** Legal Aid programs can help share news about new health coverage opportunities and how to enroll with their extensive network of community partners. Legal Aid staff are expert at explaining government programs and requirements in plain English, making complicated laws accessible in linguistically and culturally appropriate ways.
- 4. Work with businesses and community-based organizations that operate in communities where eligible individuals reside.** Beyond traditional Legal Aid networks, engage businesses and community organizations, such as food banks, community centers, grocery stores that accept SNAP benefits and WIC vouchers, and businesses near Section 8 Housing. Consider providing information about health coverage eligibility and application assistance through **community meetings and by disseminating informational flyers at local businesses.**
- 5. Offer information about health insurance opportunities in Legal Aid offices and on websites.** Display consumer materials from HealthCare.gov explaining the basics of Medicaid, CHIP and coverage through the Health Insurance Marketplace. Include eligibility and enrollment information in Legal Aid program newsletters and other take-home self-help materials. Post the HealthCare.gov widget on your website.

Help Legal Aid Clients Apply for Health Coverage

6. **Educate Legal Aid staff to be prepared to offer clients information about enrollment.**
Work with state agencies such as the Medicaid agency and the Health Insurance Marketplace to get current, reliable information for clients on health coverage eligibility and application assistance. Briefings on the Marketplace are offered via webinar on a regular basis; more information can be found here: Marketplace.cms.gov/training/get-training.html. Legal Aid offices can also educate intake and other staff members, so that clients can get information at Legal Aid offices, and can get help when it's time to renew. Legal Aid programs are well-positioned to make sure individuals can get the coverage they need, and that the system is working properly to keep them enrolled.
7. **Partner with community health centers and other organizations that help people apply.**
Connect clients with community health centers and health departments that offer application as well as other kinds of health insurance-related assistance.
8. **Consider bringing application assistance on site.** To maximize capacity, consider expanding your community partnerships by arranging for trained helpers to provide application help at Legal Aid offices. Perhaps your program can make a computer station available, or provide assistance through a call-in system. All states will have online applications, and people will also be able to apply by phone, by mail or in person. Legal Aid offices can also apply to be designated as Certified Application Counselor organizations and get their staff or volunteers trained to assist clients with the Marketplace application, determine their eligibility, and enroll in coverage. More information is available here: Marketplace.cms.gov/help-us/cac-apply.html.

Promote Promising Practices

9. **Provide technical assistance to your state Medicaid agency regarding ways they can implement strategies to simplify and streamline enrollment and renewal in 2014.** States have several options they can use to help facilitate enrollment and renewal in Medicaid and CHIP in 2014. (These options are explained in guidance that was issued to state health officials on May 17, 2013: Medicaid.gov/Federal-Policy-Guidance/Downloads/SHO-13-003.pdf). For example, states can use information from the SNAP program to facilitate enrollment in Medicaid, or they can use information already on hand from children's Medicaid files to help enroll eligible parents. Legal Aid staff can help outline these opportunities and can provide appropriate assistance to eligible families and individuals in states that adopt special practices.
10. **Share successful ideas among Legal Aid programs throughout the state.** Collect strategies Legal Aid programs are using to inform clients about health insurance and to help get – and keep – them enrolled. Present in statewide training sessions and through other channels that reach Legal Aid agencies in other states. Include successful approaches in Legal Aid handbooks and consider making them standard operating procedure.

For More Information:

Visit HealthCare.gov or CuidadoDeSalud.gov for more information, or call the Health Insurance Marketplace Call Center at **1-800-318-2596**. TTY users should call **1-855-889-4325**. Visit Marketplace.cms.gov for Marketplace widgets and badges and other partner materials.