

From Coverage to Care: How to Use Your Health Coverage Webinar
February 4, 2021

Okay. Hello, everyone, and thank you for joining today's *From Coverage to Care: How to Use Your Health Coverage* webinar. During today's presentation, subject matter experts from the Centers for Medicare and Medicaid Services Office of Minority Health, or CMS OMH, will discuss ways to educate and empower consumers to make the most of their health coverage. A colleague from the Department of Health and Human Services, or HHS, will also discuss the newly updated MyHealthfinder website. So, now I'll turn it over to Ashley Peddicord-Austin, the C2C Program Manager at CMS OMH to begin. Ashley?

Hi, everyone. Thanks for joining us today. So, actually, I'm going to start you off with some good updates from our Marketplace team. If you'll go ahead and advance the slide for me, Lauren. Thank you. So, first off, thank you for joining us today, but before we get into what you signed in for, I just wanted to make sure to help share some news about the Marketplace. And as you probably heard in the news, there will be a Special Enrollment Period as part of the response to this COVID-19 emergency. So, most importantly, this Special Enrollment Period, or SEP, as you may hear it called, will run February 15 to May 15. And consumers will be able to find out if they are eligible by going to HealthCare.gov and of course they can still call the Marketplace call center. If your state has a State-based Marketplace, you may have already had one of these Special Enrollment Periods for COVID, or they may be planning one, as there is a lot of encouragement for them to take similar actions. So, please do check with your state if you have a state-based plan. And then finally you'll see more from CMS, but we have a couple links on the site here where you can see the Executive Order, the press release, and fact sheet. So, again, very related to what we're talking about in terms of getting health coverage and knowing how to use it, as an important part of that is being able to make sure that your plan is right. If you've had any changes in the last year, it may be very helpful for a lot of your consumers. So, just wanted to make sure you had a little bit of information and you knew where to find more. And there will be a lot more to come out from CMS on this, so stay tuned. Alright, and then we'll go ahead into the next slide.

This is our planned agenda, where we'll talk about *Coverage to Care* and some of our latest resources and how you can use it to seek preventative care. And then we'll be joined by Stephanie from our MyHealthfinder team at HHS. And then we'll talk about how our partners -- you -- can get involved. So, then any remaining time, we'll take questions and answers from you, or do be thinking if you have ideas for your partners, any best practices that you'd like to share. We'd love to hear those, as well.

So, on the next slide, you'll see, before I begin talking about *Coverage to Care*, I sometimes like to spend just a minute looking at the office that executes it. So, we have on the next slide here the CMS Office of Minority Health. I've listed our mission and our vision, as well as our website and our general office e-mail address, if you're interested. But *Coverage to Care* is meant for any type of consumer. But because we are within the Office of Minority Health, we also take our approach to health literacy and to outreach based on the work of our office and make sure that we keep our office's populations in mind. So, *Coverage to Care* is one of the many initiatives our office has, but I wanted to just take a minute to think about our mission and vision with you and to go ahead and just share with

you our focused population. So, you'll see those on the side -- racial and ethnic minorities, sexual and gender minorities, rural populations, people with limited English proficiency, and people with disabilities. And for more, if you have any questions about this, you can always reach out to us or visit our website, where you'll see lots of our resources and data products.

So, with that in mind, you'll see on the next -- the idea that as people are obtaining health coverage, they need to know, how are they actually going to use it? So, many people gained health coverage in recent years, some for the first time, some for the first time in a long time. But regardless of the consumer or insurance type, anyone can use *Coverage to Care*. We want all consumers to understand their health coverage and then actually use it to make an appointment with a provider who takes their coverage to receive preventative services and primary care. And this will help consumers to live a long and healthy life.

As a reminder on the next slide, you'll see all C2C resources are available online. This is a screenshot from our page, and you can see it's housed in the OMH site on CMS.gov, and there's some navigation pieces on the left. And then you can see where we have subpages for consumer, prevention, just for the Roadmap, and then a piece for our partners that you might be particularly interested in, and now COVID, as well.

In the next -- we have a couple more images to look at some of our *Coverage to Care* resources. And I'm going to talk about the details of some of these today, but I wanted to share with you the names of some of them. So, the first one -- one of them is the 5 Ways to Make the Most of your Health Coverage. It's one of the pieces that we have that's available in 8 languages, and we'll share that in a second. But we also have some that look at prevention; behavioral health; managing your financial aspects of healthcare and planning and budgeting for healthcare costs; choosing the right plan; and then we have partner-facing tools, and we'll talk about those, as well. In the next slide here, just a little bit of a closer-up of what the 5 Ways to Make the Most of Your Health Coverage is. We're going to walk through the full Roadmap to Better Care today. But what we sometimes hear from people is, you know, it's a little long, and we get that. So, this is a shorter version of it. It's just the front and back. Instead of 8 things, there's 5. So, no confusion. The Roadmap is the full way to actually connect to care, but sometimes we don't have a lot of time with a consumer. Or maybe we're just trying to focus on the most immediate needs, and that's where this piece comes in. It's a little bit of a quicker reference on the pieces that we know consumers need and want to address first. And then of course I always like to point out that it is available in 8 languages.

There's another resource here that I'd like to highlight today. It's relatively new, but it's something that you can use to respond to consumers who are -- maybe need a little bit of an educational tool or maybe need a little bit of help organizing where everything is and what everything is. But this is our way of trying to respond to our requests from consumers and from partners to offer personalized information. So, obviously, CMS can't offer a resources that had every single plan's premium, but we can tell you what a premium is, how to find it, and then give you a place to write that number in. So, that's what this piece does. We try and made it customizable to the consumer so they can either do it by themselves or maybe with your assistance and write in the information specific to them and their plan. So, before we created it, we spoke with key partners who work with consumers and

health coverage to get their feedback about what exactly they would need, what would be most useful, how to put this together, and so that was how this piece was created. You'll see that it covers plan information, knowing what you pay, knowing where to go, dates to remember. Some of this information consumers probably have. Maybe they can Google what the terms mean, check their insurance card for a member ID. Maybe they have a book that has a little bit more information or know somewhere where their provider's phone number and who that person is. But this way, they have it all in one place. So, it's great for consumers who are maybe new to health coverage, particular for seniors maybe or for someone who's a caregiver trying to put this together for someone else. This way, all of the personalized information is right next to each other, along with the definitions. Alright, and our next slide.

So, since we are a health literacy initiative, right? So we try to think of different ways that we can appeal to different people. We do also have an animated video that offers kind of a shorter visual way to think about maximizing your health coverage. It's very closely based on the 5 Ways, but we put a little bit of a different spin on it. So, you can see here where the person is choosing their provider, but another part of the video is, you wouldn't buy a TV and never watch it. You wouldn't get a car and never drive it or a house and never live in it. Why do you pay for health insurance and not use it? So, we're just trying to think about it in a different way, kind of a cute, short version. And this is available in English as well as Spanish.

Alright, so, we're going to focus a little bit more on the meat here now and talk about how to actually use health coverage. So, our goals at C2C are of course focused on increasing the consumer connection to care and eventually bettering health outcomes. And the main points we're going to focus on today are trying to find a provider, make an appointment, and use free preventative services. We have a lot of resources to help that we just went through. The one we're going to focus on now is what we call our signature piece, the Roadmap to Better Care and a Healthier You.

So, on this next slide, you'll see where we have a screenshot from the Roadmap to Better Care and a Healthier You. This is actually inside the booklet, and it's its own poster. But I like to look at this slide because to me it's what I call, like, the actual Roadmap, the visual piece of it. So, you can see where we actually lay out the 8 steps to care. Most of -- a lot of our other pieces, at least, are created out of these 8 steps. So, our Roadmap to Behavioral Health is a companion piece, and it walks along these eight steps with pieces just for behavioral health. And then we have our prevention materials that are taken out of step 1, and then we have some other materials to help support, what is an EOB, what's an insurance card. And those are all based off of this Roadmap. So, the Roadmap does outline 8 steps, but you can start where the person needs it. This is where we can really customize the conversation to the consumer. Maybe they do need to start with step 1. "Why do I need to care about my health? Why do I need to take care of this anyway?" Or maybe they're just a little confused on health terms and can start with step 2. Or maybe they have a provider. We just need to actually buckle down and make that appointment and skip right to step 5. So, this is a good chance to customize the conversation to the consumer and focus on the steps that they need the most. Or you can take the whole journey at once.

So, we'll walk through it today. On this next slide, we'll see 1, Put Your Health First. So, our slides today are actually modeled after our community PowerPoint slides, which you can see and download from our website and use them yourself. But you'll see how we outline some key points that we'd like to mention with the consumer. So, step 1 is Put Your Health First. This is where we like to talk about prevention. We discuss the importance of preventative care, but also the importance of a healthy lifestyle and things you can do outside of insurance. *Coverage to Care* works with colleagues in HHS to identify the most important aspects of prevention, and so we have resources to discuss the importance of healthy eating, physical activity, rest and relaxation, and being in charge of your health. And we even have some of those slides in our community presentation to help you discuss those aspects, as well.

On the next slide, you'll see some of our prevention resources. So, these are actually some of our most popular resources, and that might be because they are individualized flyers. So, they list the preventative services that are covered under most health plans. But it covers Marketplace plans as well as most employer plans and major health plans at this point. But it does specify information for adults versus men versus women. And then we of course have some for kids, too, babies, children, and then teens, and we worked with our CHIP colleagues to complete those. One of the main points that we hear works really well talking to consumers is that stressing these services are -- the term that you'll see the government use all the time is "no cost." But that means free, zero dollars. And a lot of people really respond well to the idea of zero dollars. "Zero-dollar copay" makes a lot of sense to people. But it's important to help stress that there will not be a cost if they go for their annual appointment and that so many of these services could be covered for them if they and their doctor think that it's necessary. And these are also available in 8 languages.

So, next up, step 2, of course, Understanding Your Health Coverage. This is a pretty big step right here for us. This is where we talk about all these tricky key health terms -- in-network, out-of-network, premium, deductible. A lot of people know the terms, or at least they've heard of them. And maybe they can offer definitions, maybe not. But for a lot of consumers, even if they can't define it, where are they going to find this information? How do they figure out what this means? So, we like to use this step as a way to help people know where to find this information. So, we offer all of the definitions here. But you can also see that we offer them an idea of where to start to find this information.

On the second slide for step 2, you'll see we have a sample insurance card. So, we talked about the My Health Coverage At-A-Glance, where we had a place for people to write in all of their information. If someone doesn't quite go through all that trouble, a lot of the time they'll be able to find some of their information that they need on their insurance card. And most of them follow a pretty similar pattern. So, we have developed this sample here to help somebody look up that information and know where to find out what is their member ID, what is their copay, et cetera. So, after we know some of those key terms, the next step is figuring out where do we go for care. This is where we list the difference between an emergency department and a primary care provider, but we also make sure to stress the importance of having a primary care provider so that we have someone we can visit regular for check-ups, as well as sicknesses. And at this point, a lot of times you'll probably get questions from your consumers about urgent care. And this is a great time to kind of personalize the conversation. We don't have

a lot about urgent care in this step. There is a little, but that's one thing that we're looking to see if we can expand for you, so we'd love any comments or feedback on that. But we know for a lot of you, this is where you can personalize the conversation and maybe talk about any urgent care centers that are in your area or even help the person to look at their plan, to look at their insurance card, and see if it lists the copay for an urgent care. It's important to point out to the consumers that urgent care can be very convenient, but sometimes there is a higher copay. And for some plans, it's a much higher copay than your primary care doctor. So, that's always nice to know, too. Also in step 3 is a chart for primary care versus emergency department, and this is where we offer a quick glance explanation of the difference between the 2. So, obviously, if someone needs to go to an emergency department, that's what they need to do. So, if they're injured or very sick, that's clearly where they need to go. But for other type of sick appointments, there's a lot of things that the primary care provider, of course, would be most appropriate. So, we like to talk through the differences and the differences of what to expect. And that includes making appointments versus showing up, seeing the same provider versus seeing whoever is working that day. And then of course sometimes health records are connected these days between primary care and hospitals, but not always, depending of course on where the person goes.

Step 4. So, step 4 is, of course, finding a provider. So, we talk through some key terms about knowing -- that you can see on the slide here and then offer some ways to actually find the provider. So, one important thing is to kind of give an idea of, what is a primary care provider versus other types of providers? So, we want to stress that this is a person they would return to on a regular basis, whether well or sick, who could help you manage chronic conditions. And if you need specialty care, they could help you connect to that and know who to go to and what you need treatment for -- for instance, of course, a specialist. And sometimes it helps just to give examples of what a specialist is, like cardiologist, an allergist, et cetera. But we do discuss referral here. So, that's -- If you have a person who needs a referral based on their plan, this offers an explanation to help explain what that means.

So, in the next slide, you'll see our key points for consumers. So, you can kind of guess what some of these are, but it does outline, identify providers in your network. Of course finding a provider who takes your coverage is the biggest part that we want consumers to understand so it's affordable, they're actually using their coverage, and they can keep going back to that provider. A lot of people like recommendations for friends or family or sometimes even co-workers. So, that's another way that you can try and find a provider, but always, of course, checking to make sure they take your coverage, too. And then we encourage people to go ahead and call their provider's office, ask questions. Some providers have really great websites these days and you can see right on the site that your plan is accepted, here is a new-patient form, here's all the other pieces to expect. It's usually good to have a conversation or an e-mail or something with the office just to make sure that everything is still up to date and that you'll be good to go. So, finally we just say to give them a try, and that's where the rest of the Roadmap takes us.

So, next slide, please. So, then it's time to give it a try. So, we make our appointment in step 5. This is a pretty crucial step. We can get all the other pieces. We pay for our health coverage every month. And then, are we actually going to use it and make that appointment? So, this is where you

can, again, personalize the conversation about making the appointment. We have some tips about call the doctor's office, having your insurance card and other documentation handy so that you are ready with all of that information that you'll need. Of course you need to provide your name, what type of appointment you're looking for, provide your insurance information if you're a new patient. And if you have a particular provider that you'd like to see, you can of course request that then. But if you have any needs, this is where we want to bring that up, too, right when we're scheduling. If you have translation needs or you need accessible equipment or you want to make sure that you're going to be able to get in and out of the office on your own, or if you need help, this is the time to bring that up. The other thing is to make sure that the day and the time works for you. I know a lot of times when we call the doctor's office, you're just going to take the first one they offer, because it's such a long wait. But particularly if it's a primary care appointment or something that you can plan ahead for, it's really great to think about what day is actually going to work for you. Maybe the morning works best, or maybe your work is always crazy in the morning, so you need to adjust for that. Or are you going to be able to get childcare needs that particular day? So, plan for that ahead of time. Make an appointment and then make your plan for childcare, for transportation for work all together so that you'll be ready when the day comes.

And then step 6. So, this offers tips on, be prepared for the visit, knowing what to bring with you. So, we've made the appointment. We've made all the arrangements to make sure we can go to the appointment. But now it's time to -- day before, whatever, make sure that you have everything together. Do I have my insurance card, maybe a photo ID of some sort? If I had any forms I was supposed to fill out or any referrals, do I have that information? And then if you're going to have a copay, of course you would need a way to pay and bring that with you, as well. Most of the time, the doctor's offices ask people to show up early for their appointment. So that's always good to make sure that you do that, as well.

And the next slide. You can see a few more key points that we have under being prepared. And part of what we encourage people to bring to their appointment is a list of medications or any family history that they can share. It's also a good idea to jot down any questions or concerns. And we know that this is especially helpful if the person is having any stress, anxiety, or depression, and a lot of times, in 2020, 2021, that's almost everybody. So think about what you have that you would want to talk about with a provider and jot that down. But maybe it's something else that's unrelated to that that you want to jot down with your provider. But I know that once the exam starts and you finally get in the room and then the doctor finally comes in, you're shuffled between rooms, sometimes people forget about it or they just want to get out of there and they lose their nerve. Having a physical list with you will help. So, that's a nice tip for people to make sure that they cover and talk about everything that they need to.

And then the last one we have for step 6 is that, hopefully by the end of the appointment, the patient can answer any of these questions about how is their health, what do they need to do, is there any blood work or some other tests or follow-up that they need? So, hopefully they're able to answer these questions. And it's good to think about them ahead of time so that you know what you need to listen out for. So, we want the consumer hopefully to be comfortable describing their own health and their next steps. And then our next step here is step 7 and deciding if the provider is right for you.

We think this one's really important, and we always like to bring it up because a lot of people don't consider this as an option. They kind of -- You get to the appointment, you get through it, you leave, you go about your day. But did you stop to consider, "Is this a person I feel comfortable with? Would I go back to this provider? Am I going to keep up with my yearly appointments, keep up with my care plan, go back to them if something comes up?" If you had physical-accessibility or translation requests, were they provided? And sometimes issues can be easily addressed, maybe with office staff even, or maybe just trying a different provider within that same group. And that's okay. And it's okay to try someone else or to not have cared for the provider and want to try someone new. And that's fine. So, the next time that someone goes, it's okay to look for a new provider.

In step 7, we also list a series of questions that will help a consumer decide. So, these are particularly important when we want to think about making sure that our care plans is carried out for behavioral health and for helping us build that relationship with a provider. So, we offer a series of questions that you can share with the consumers to help them think through this.

And then finally is step 8, our last step for the Roadmap. This is after the appointment -- so, where we would do all of that actual follow-up, any prescriptions, care plans, other visits, and of course keeping all your information updated with your plan, your provider, with healthcare.gov, and making sure that, you notice any bills come in, what those are. And we actually have -- on the next slide you'll see it -- a sample Explanation of Benefits. So, this comes into consumers -- If a person hasn't been to the provider in a while, they might get this and be like, "What is this thing?" So we offer a sample here. The most important thing -- and it's usually pretty clear on the EOBs -- is this is not a bill. But they can be pretty confusing, so we just list here what a person can expect to see and the pieces that they might want to pay attention to. So, of course what you would probably want to highlight -- a lot of our Medicare beneficiaries are very good about checking the service in the description, make sure it was accurate. And then we also like to know that what you owe -- if it's not zero dollars, you might look out for a bill from your provider. And sometimes there of course may be a conversation with your insurance company, and this EOB would be helpful to offer you all the claim numbers, the dates, and everything that you would need to have that conversation. This would be very helpful.

So, that completes our Roadmap and the eight steps. And I've mentioned behavioral health a couple times throughout this presentation. And part of that is because we do have a companion piece to the Roadmap that focuses just on behavioral health. It's very important anytime that we find that people are having a lot of behavioral health needs now. So, it's always important to address our mental and our physical health equally. And so this guide adds in a lot of the detail that is very different sometimes for behavioral health. There's a lot of nuance, a lot of terms that aren't necessarily -- if someone has been going to the doctor for physical reasons and now needs to go for mental reasons, it might have some brand-new terms that they didn't know before. So, this actually walks through a lot of those terms. It talks about the different types of behavioral health providers and adds in some other information about parity and making sure that mental health is addressed and substance-use disorders are addressed just as much as your physical health. So, this is also on our website, and it's available in English and Spanish.

And then we're now going to go ahead and focus on some newer resources. So, you can't have any conversation today without talking about the coronavirus, of course, and so our webinar will share some resources that we have on COVID-19, as well. So, these are some that highlight some of the key information that we've somewhat pieced together from CDC, HHS, CMS. So, some of it will look familiar to you, but what we are hoping to do is incorporate everything into one easy-to-use piece. So, we took some feedback from partners about what they're using in their outreach efforts and what they needed. And we hear a lot from people that, "I need Medicare and HealthCare.gov in one place. We've got lots of generation in our house," or, "Consumers have a lot of generations in their houses, and we need to be able to share everything all at once." So, that's what we tried to do here in our two pieces. So, the first one we'll review is the coronavirus in your health coverage, and let's go ahead and look at the next slide where you'll see that.

So, we call this one Get the Basics. And this is information that -- Again, you'll see it some other places, but we tried to put it together through people who maybe have children or parents or maybe they're trying to manage their parents' care virtually, and it's a little bit challenging right now. So, first what we focus on is what you need to know the most -- how to stay healthy, how to protect the family, and how to manage some stress -- because we know that people wanted that to be called out on its own, too. So, for a lot of our consumers, this is the first time that they've ever dealt with stress of anxiety or depression or any other concern. So, it's important to make sure that people know that it's particularly common right now, but it's always common and it's always normal and it's okay to talk about it and get help. And then we talk about scams since there are, of course, lots of different scams right now. And many of them target Medicare beneficiaries especially, so we wanted to include some information there. And then the next section, you'll see where we talk about the health coverage, what is actually covered. So, we give updates from Medicare. We talk about HealthCare.gov. We can talk about what's expected to be covered. And then we look -- We included some information on Special Enrollment Periods. So, for a lot of 2020, there might not have been one from HealthCare.gov like there is coming up later this month, but a lot of people are qualifying for them based on other things that were happening in their lives. So we've included information on that. And then finally we list how to help and highlighted some key websites.

And then our second one -- our second resource on COVID is called Stay Safe: Get the Care You Need, at Home. So, what we wanted to do here was encourage people to stay home but keep getting their care. So, it's staying home if you're sick, but also how to bring care into your home. So, for some, this might be, like, switching the delivery of your prescriptions from picking them up at the pharmacy to a mail delivery. Or maybe there's some other options for prescriptions. And then we focus on some telehealth, just overall basics, how to do it, what's available, and what it means, and then finally some tips on staying healthy and managing our chronic conditions, pointing people to different resources for mental health, heart health, and some other chronic conditions and healthy lifestyle tips. So, you'll find both of those resources on our *Coverage to Care* website. And also have -- if you need graphics or pieces for social media or other visual pieces that you have, they have a lot of the graphics that you'll see, and these resources are also available on the site. so, that actually concludes my part of the resources look. And on the next slide here, I will be turning it over to

Stephanie Santana, who is joining us from the Office of Disease Prevention and Health Promotion, where she works with the MyHealthfinder team. Stephanie?

Great. Thank you. Thank you for that. I'm happy to be here today. And, yes, as Ashley mentioned, my name is Stephanie. And I'm going to be presenting today on MyHealthfinder. It's a health prevention tool available on our website, health.gov/myhealthfinder. And I'll show you the link to that at the end of the slideshow. Next slide, please.

So, I just want to give you some more background on ODPHP, the office that runs MyHealthfinder. We do a lot of things at our small but hardy office. Some initiatives include healthy people, dietary guidelines for Americans, physical activity guidelines for Americans, health literacy, and the President's Council on Sports, Fitness & Nutrition. And then in 2020, ODPHP -- we migrated health.gov, that site I just mentioned, to a Drupal site. So, if you had been familiar with healthfinder.gov before, it's now a micro site within health.gov. And we have updated MyHealthfinder in 2020 to prioritize topics that promote key preventative services and that offer more tailoring options. So, I'll go into that more on the next slide. Thank you. So, just if you aren't familiar with MyHealthfinder, we first developed it in 2008 in collaboration with the Agency for Healthcare Research and Quality, or AHRQ. So, as I mentioned, it's an interactive tool, and it provides tailored recommendations for clinical services based on age, sex, and pregnancy status. And so in 2020, what we further included to tailor recommendations a little bit more was smoke status and sexual-activity status. And next slide, please.

So, when you enter your information into the tool, you'll get recommendations, and those will largely come from the sources seen on this slide, the majority of which are from the U.S. Preventive Services Task Force. Alright, and next slide, please. So, here is an example -- there's a little screenshot I provided of how the results will display for you there. And we've done our best to always enhance what the user is seeing for the optimal user experience. And we've designed that based on health-literacy principles. We also vet all of our contents with Health and Human Services subject-matter experts. We try to present in a clear, organized, navigable manner with easy-to-read resources, so plain language is always on our minds when creating this content. It's evidence-based and prevention-focused. And it is also available in Spanish. Next slide, please.

im not And here is just an example of actionable information that we provide when you further click on one of those recommendations and they take you to a link such as getting your well-woman's visit every year. So, if you click through, please. So, we separate out the content into easy-to-read sections so that readers can clearly navigate to the section that might be most relevant to them. Next click, please. Thank you. For the image on the right, I've provided a snapshot of what the actionable information might mean. And then next slide, please -- or next click. And then also just to note -- oh, thank you -- that we have a print button should a user want to print out the information and take it with them when they go to a doctor. So, as Ashley was mentioning previously, it's always a good idea, I know from personal experience, to go with a set of questions or a checklist that you want to talk with the doctor about, a provider, and this is a good way that we can provide that for users. Next slide, please.

Alright, and so now I just want to get into how you can take action with MyHealthfinder. So, the most important way -- we do have widgets and badges available so that you can paste it onto your organization's website. And if you're familiar with widgets, that means every time we update the content, that content should automatically update to your site. And then you can also share the tool with your network. So, you can follow us on Twitter at @HealthGov to help retweet our MyHealthfinder sources. And we tend to tweet out MyHealthfinder content on a consistent basis. That generally aligns with a tweet schedule that we have that we align with national health observances, so every month there's something new. Alright, next slide, please. And then here is just an example of how we align messaging with national health observances. So, if you have any more questions about that afterwards, please let me know. And next slide, please. And then I just want to wrap up with, again, just letting you know what our Twitter handle is, @HealthGov. And we also have a Facebook page which we also update regularly. That's HHSHealthGov. And that concludes my section. Thank you.

Great. Thank you, Stephanie. So, we're going to talk a little bit more about how to get involved. And Stephanie gave some great ideas of using the widgets and sharing things digitally and how you can work through that site. And so we'll just talk through a few more now from -- that CMS offers. So, the first thing I like to talk about, though -- and we got into some of this when we were walking through the Roadmap -- but we always like to help think about personalizing the conversation. So, you understand your consumer and their community and what they're going through better than any of us would, so we always think it's good if you can personalize the conversation either to them or to your local area or maybe add in local resources that might help them. So, this is something that is a really great way to make C2C apply better to the individual. And of course you can hand them a copy of the Roadmap. It has a lot of information in it, so it's good to have something that you can kind of look back at and even walk through it with them. And, again, maybe you start at step 1, or maybe they can jump into step 5. But personalizing the experience is really the key to helping it sink in a little bit more.

And on the next slide, you'll see a list of who's using *Coverage to Care* in your own community. So, this is just kind of generic titles and groups with organization types. But we like to show this so that you can think about maybe some of these are in your area that you could also partner with. And they might be doing *Coverage to Care* or maybe something similar. Or maybe they want to do something similar. But a lot of times, working together with them not just helps give you a new audience of people, but it helps get the point across in different ways. And hearing it from two different sources is a great way to help encourage people to really pick up their health coverage and use it and keep up with their healthy lifestyle. So, a lot of our partners have found that they get the most success when they work with somebody else in their community. That could be, maybe as an example, maybe a shift counselor works with a larger health system or with a primary-care office. Sometimes people like to host Meet Your Provider open houses, that sort of thing, to get to know people and know the system a little bit. Perhaps a library and a navigator work together or a church and a local health department. Thinking about who in your community you might want to partner with to reach more people and get more support.

And in the next slide, we have some tools that we try to offer some assistance to you. So, one pictured here is our Partner Toolkit, and this has -- essentially it's written up language for you. So, it tells you a

little bit about what C2C is and how you can partner. But then we offer drop-in language for blogs, newsletters, social-media posts, some graphics, red badge, and all of it is available in English and Spanish. So, this is basically meant for you to either take and copy and paste, or you can use parts of it, add to it, but we're hoping that it helps make your job a little bit easier. And then same idea for the community presentation. That's another tool to assist. So, if you're presenting to your colleagues or another partner, it might be helpful to talk about what it is and what parts you might want to focus on. But it also offers all of those key terms, and they're already written up, about how to find the provider, what is a premium. All of this is already written up for you to talk through, include the slides and the script -- so, already put together by CMS so that you don't have to do it. And, again, you can take it and customize a conversation based off of it, maybe use all of the presentation, maybe just use parts of it. But hopefully that makes it a little bit easier if you need something in that format.

And we're always excited to take your stories and to hear from you. So, we love hearing about best practices or even what didn't work. Or if you have feedback on our resources, we are always taking that information as we make updates or make resources. We like to use that information from you all. So, our e-mail is on the screen, but I'll share it again on a later slide.

And this slide is actually where you would order printed materials. So, all of our resources are on our website - you can download the,, you can show them, you can print them from the website. But if you want physical copies mailed to you, you can also do that, and it is no cost. So, if you go productordering.cms.hhs.gov, this is where you can request our materials, but it's also the Marketplace materials, "Medicare & You," and other Medicare materials. All of them are on the same site. So, if you have an account already, you can use the same one. If you don't have an account, that's fine. You can create one. It does take a little bit to create, because the person has to -- maybe it's a day or two an actual person allows it to go through. But anybody can create it. You don't have to be a provider or anyone from a particular organization. So, once your account is created, you can log in. And it's similar to other shopping online. You can search. They have it organized by category. And then you add materials to your shopping cart. And you kind of check out, but there's no money involved. So, you just indicate where you want it to be sent, and then once you enter your address, you can just place the order right there. They're usually very quick, too. I think, even in the last year, it has not slowed down any. They've been mailing quickly. And so, again, if you order "Medicare & You" or Marketplace or any *Coverage to Care* materials, those are all available here at no cost.

And then this is our last slide, and then we'll open up for questions and answers and any feedback that those on the phone would like to share. I've listed our website and then our e-mail. And if you wanted to sign up for our listserv, there's a link to do that, as well. And then you can find Stephanie's contact information here, as well. So, I know, for us, we have - - this is kind of our general e-mail, but I check it every day, so please feel free to contact us with any questions, feedback that you have. And then, of course, visit our website. You can find all of the materials, including the partner-facing ones, and all of the additional languages are on the site. So, at this point, I think, Lauren, I'll check in with you to see if we have any questions or comments or anything else for people.

Great. Thanks, Ashley. Alright, so, now we'll start basically the Q&A portion of today's presentation with the time remaining. To ask a question or, as Ashley said, to provide any feedback, you can do so over chat or over the phone line. To send a question over chat, please feel free to just type it in, and we will read it out verbally for speakers to respond to. Or if you'd like to ask a question over the phone line, you can toggle the green hand icon on your Go To menu, and we can unmute your line for you. So, first, Ashley, just a question on product ordering, we had a question that asked how to find and how to receive copies of the Roadmap guide.

Sure. And we just talked about this a little bit, too, but the product ordering website, which is productordering.cms.hhs.gov, you can order the Roadmap there. And you can request copies, whether you want one or 200, however. And then the other way is to get it from our website. You can, of course, download it from there, as well.

Great, thank you. Okay, and I know Steven Goldman is on the line, who has a bit of feedback to share from his experience, as well. So, Steven, we will go ahead and unmute your line. And if you give us just a moment, you can go ahead. Alright, Steven, your line is clear. You may go ahead.

Thanks. This is Steve Goldman. I'm a Navigator in Oklahoma. And the *Coverage to Care* materials have been really wonderful for all the folks who are getting insurance for the first time. And a couple of areas we've emphasized is urgent care, rather than the emergency room. But we realize that so few consumers have paid time off from work or their family responsibilities that they definitely need providers in the evenings and weekends. So that means urgent care, so we'll look up which urgent cares are in network, near their home, near their work, because urgent care is often somebody's first use of an insurance plan. And then, for the information about finding a provider, we're finding it's important for people to know their network name. Not just the name of their insurance company, but what network of providers inside that is the correct one for them, that that's what they need to ask when they talk to a new provider or specialist, "Are you in the Blue Cross Advantage Network or the Blue Cross Preferred Network, for example, here in Oklahoma." So, teaching folks that the network name is as important as the insurance company name. Thanks so much.

Thank you. That was great feedback. We appreciate that. That is an important detail. And I think a lot of people will find that on the card, that that is an important place to help somebody point out, "What exactly is it when I call? What do I need?" So that's a great detail. Thank you.

Okay, great. Alright, we also have another phone line request from Amanda Browning. So, Amanda, we'll go ahead and unmute your line. And, Amanda, you may go ahead.

[Audio Drop]

Okay, not a problem. We'll move on Alicia Greer. Alicia, you may go ahead. Your line is clear.

Hi. I just had a quick question. The Roadmap to Better Healthcare -- the Roadmap -- does it come in a poster size, or that just the 8 1/2"x11" size?

So, the full Roadmap with all of the eight steps that I walked through is a booklet, which is pretty long, definitely.

Okay.

But then one of the slides that I showed, that I kind of side is like a visual Roadmap, that lists the 8 slides and that is available as a poster, yeah. And you can order -- it's on our website, or you can order that from that site that we showed you.

Thank you.

Sure. Alright.

Alright, again, to ask a question over the phone line, feel free to toggle that green hand icon, and we can unmute your line. Otherwise, "What marketing is CMS or HHS doing for the upcoming Marketplace enrollment?"

Yeah, there's a lot going on, and most of it is being done by a lot of our colleagues in HHS and CMS. But I know that I've seen a couple e-mails start to come [audio drop] team. But they're getting ready on their end, in terms of the website and getting contacting plans. And you'll start seeing a lot come out to agents, brokers, navigators, especially. But I think they have lots of different types of media tours planned for different radio; online, of course; digital. And then there's a lot of partner outreach that's going on, as well. So, you haven't seen much yet. It's still a little bit in the planning phase, but I think probably the week that the special enrollment period starts, you'll start seeing a lot more. So they are definitely planning outreach through all of our Regional Offices. So, if you work with any of our Regional Office contacts, you'll be hearing from them, I'm sure. And then, of course, through our Partner Relations Group and our office, and others who have kind of a stakeholder population, we will be sharing all the information, too. There's some out so far, but a lot more to come from every side.

Great, thank you. Alright, again, if you'd like to submit a question over the chatbox, you can do so by just submitting it to the chatbox on your screen, and we can read it out verbally to be discussed and answered. Okay, next question, "Do you have any guidance on how people can easily determine their cost of care prior to a procedure, as it was hard to figure out the cost of doctor facilities and procedures to get estimates?"

I'm sorry, Lauren, I missed the first part. Can you say that? Repeat it, please.

Sure, sure. It asks, "Do you have any guidance on how people can easily determine the cost of care prior to a procedure?"

Okay, okay, thank you. And, Stephanie, feel free to jump in if you have any resources or suggestions for this. I know there are some websites that will help do some cost comparison. I don't think that you'll find them through federal sites. But there are some that will do some -- compare different costs for consumers. But really the best way is, you can go online. And I think that a lot of insurance plans will have all of the manuals and things online. But even working where we do, I think that when I go and read them, it's sometimes still not clear. So really, generally, it's best to call the provider's office and double-check what the -- that the insurance will cover, and try and get a feel from them, make sure that they're taking your coverage, and what you can expect. Because sometimes it is a simple copay,

and other times, particularly if you're talking about coinsurance instead of a copay, sometimes it can get confusing. So, knowing what that is beforehand, of course, can help ease any tension. So that's a great idea to do.

Hi. This is Stephanie. I don't have anything from a federal perspective, but on a more personal perspective, what I am noticing that some health insurances are doing, they're partnering with other companies that have that kind of feature. One is called "Healthcare Bluebook," for example. So, it may be prudent or helpful for everyone who is trying to navigate the Marketplace for the first time to ask that of their -- of the various insurance companies that they're seeking to get information from, before finalizing a provider for the insurance.

Mm-hmm, yeah. And I think sometimes you'll find them on Kaiser, AARP, you'll find some on those types of places, as well. But then there's other, smaller groups that do it, too. So I'm not sure we can recommend one over the other, but there are a few out there.

Right, this is just the one I knew of.

Mm-hmm.

Yep.

Okay, thank you. Okay, well, we've got a few more questions left. Or, sorry, we've got a few more minutes for questions left. So, again, if you'd like to ask a question, please feel free to raise your hand, and we can go ahead and unmute your line. Or you can go ahead and submit any question you have over the chatbox. And we'll give it one or two more minutes for questions to come on in. Alright, we have a phone line question from Patricia Aldas. So, Patricia, we'll go ahead and unmute your line. And you may go ahead.

Thank you. Good afternoon. My name is Patricia, from United Healthcare, community outreach rep. I just want to tell you, you made my life so much easy now with this great information. I appreciate it. Very, very good information, especially for all the families that need to know how to access the insurance. I'm very grateful for this presentation. I just wanted to tell you that. Thank you so much.

Oh, that's wonderful to hear. Thank you.

Mm-hmm.

Okay, do we have any other questions?

No. No more questions at the moment, if you'd like to go -- Oh, we did just have one question come in. Sorry. Sandra Algarin, we can go ahead and unmute your line. And, Sandra, if you'd like to unmute, you may go ahead, as well.

Yes, good afternoon. Thank you for the presentation. It was very informative. I do have a question in reference of the plans that are going to be for this second open enrollment. Do you have that information if we have more plans that are going to be participating on the Marketplace? Because, the last season, we really didn't have many good plans -- affordable plans -- for the people. You didn't always cover us with the tax

credit. I found that many people decided not to enroll because of the pricing. Have you received any news in that area?

That is an excellent question, and I don't know the answer. And part of that is because it's a different group that would work on it, so I don't know the answer at this point, but I do want to share your feedback with them. And if you wanted to put your contact info into the chat, I can see if I can get back to you. But I definitely want to share that comment with them, at least for them to consider, because I think we heard a lot of that, as well, so that's an important point. Thank you.

Thank you so much. I will put my information in the chat. Thanks.

Okay.

Okay, and just on a general note as we've seen a few questions about this -- the presentation recording and the transcript of today's webinar will be posted on the CMS website in the next one to two weeks, and we will send out a link in the chatbox, as well. Ashley, that is it for questions, so we'll turn it back over to you to conclude.

Great. Well, thank you, everyone. And thank you so much for attending today and participating in sending in questions and comments. It's wonderful to hear from you. And we always want to hear from you, so please feel free to reach out to us anytime. And thank you so much, Stephanie, for joining us today. I know that our office uses your website all the time. So I'm so excited that we got to share it with our partners today. So, thank you, everyone. And always feel free to stay in touch.

Thank you, everyone.

Thank you. Have a nice afternoon.

You too.