



# Coverage to Care Partner Webinar

Ashley Peddicord-Austin, MPH  
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# Agenda

- Welcome & Reminders
- C2C Overview
- Key Dates
- Enrollment Toolkit
- Manage Your Health Care Costs
- How to Get Involved
- Q&A



## C2C Overview



# CMS Office of Minority Health

## Mission

CMS OMH will lead the advancement and integration of health equity in the development, evaluation, and implementation of CMS's policies, programs, and partnerships.

## Vision

All those served by CMS have achieved their highest level of health and well-being, and we have eliminated disparities in healthcare quality and access.





# Coverage to Care (C2C)

## What is C2C?

C2C aims to help individuals understand their health coverage and connect to primary care and the preventive services that are right for them, so they can live a long and healthy life.

# C2C Webpage

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Coverage to Care

[C2C Consumer Resources](#)

[COVID-19 Resources](#)

[C2C Telehealth Resources](#)

[Prevention Resources](#)

[5 Ways to Make the Most of Your Coverage](#)

[Roadmap to Better Care](#)

[C2C Partner Resources](#)

[Get Involved](#)

[Connected Care: The Chronic Care Management Resource](#)

## Coverage to Care



Spotlight

### Updated Enrollment Toolkit Now Available

Coverage to Care (C2C) has released an updated Enrollment Toolkit to support community partners, assisters, and others who help consumers enroll in health insurance coverage or change their health plan. This toolkit contains information you can share with consumers who have not yet chosen a plan or have recently enrolled in coverage.

[Download the Enrollment Toolkit \(PDF\)](#)

[go.cms.gov/c2c](https://go.cms.gov/c2c)

Coverage to Care

# C2C Resources

- Roadmap to Better Care
- 5 Ways to Make the Most of Your Health Coverage
- COVID-19 Resources
- Telehealth Resources
- Prevention Resources
- Partner Toolkit
- And more



# Key Dates

# Medicare Open Enrollment

## **October 15 to December 7, 2021**

- Consumers can join, switch, or drop a plan
- Coverage begins on January 1, 2022

## **January 1 to March 31, 2022**

- If enrolled in a Medicare Advantage Plan, consumers can switch to a different Medicare Advantage Plan or switch to Original Medicare (and join a separate Medicare drug plan)

## **Take time to review and compare health and drug plan choices**

- Consumers can choose and enroll in the plan that fits their needs



# Marketplace Open Enrollment

## Key Dates for Open Enrollment

- November 1, 2021 – January 15, 2022: Open Enrollment Period for 2022
- December 31, 2021: Coverage ends for 2021 Marketplace plans
- January 1, 2022: Coverage can begin for 2022 Marketplace plans

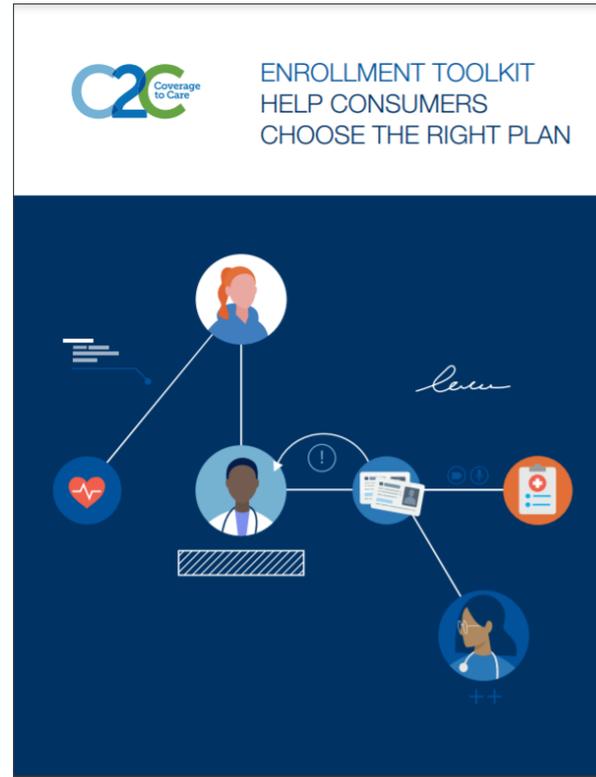
**Visit [HealthCare.gov](https://www.healthcare.gov) for the latest news and reminders**



# Enrollment Toolkit

# Enrollment Toolkit

1. Why to sign up for health coverage
2. What to know before choosing a plan
3. What to know before enrolling
4. Next steps after enrollment
5. How to help consumers with special circumstances



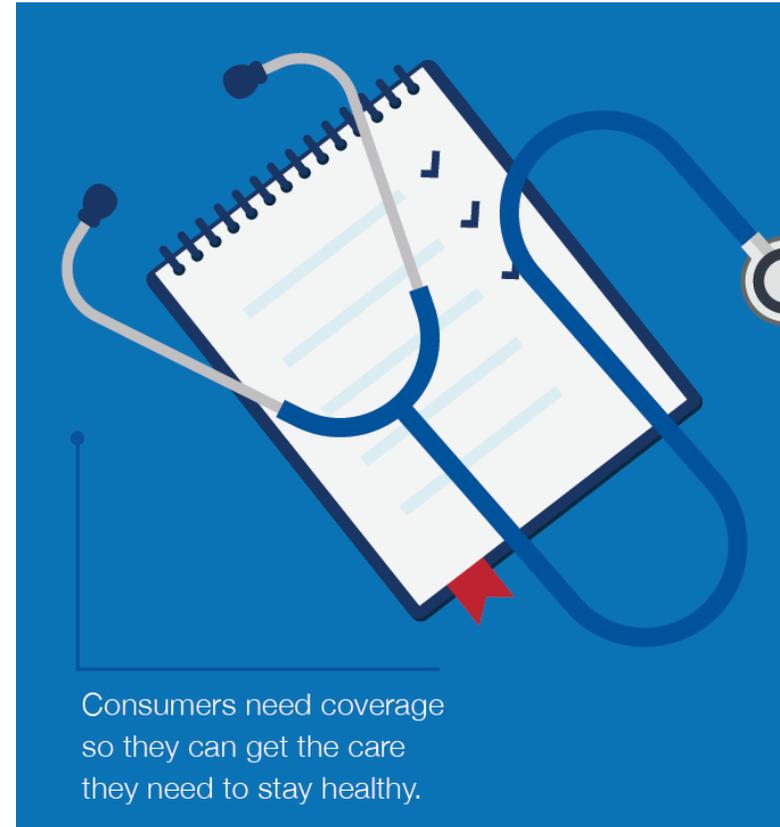
# Why Consumers Should Sign Up for Health Coverage

## Topics

- Coverage is security
- Coverage pays for preventive care
- Coverage may be more affordable than they think

## Resources

- [Incomes that qualify for lower costs](#)
- [How to estimate income for the Marketplace](#)



Consumers need coverage so they can get the care they need to stay healthy.

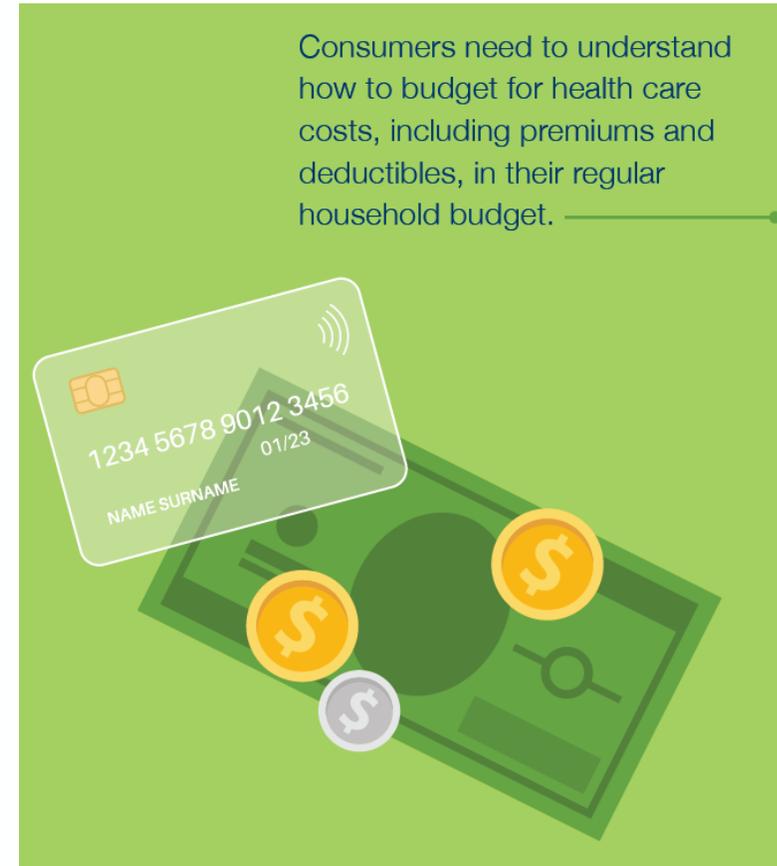
# What Consumers Should Know Before Choosing a Plan

## Topics

- What all plans must cover
- Understand key terms, then compare costs
- Apply for financial assistance

## Resources

- [Helping consumers compare and select a plan](#)
- [Information about specific State Medicaid programs](#)



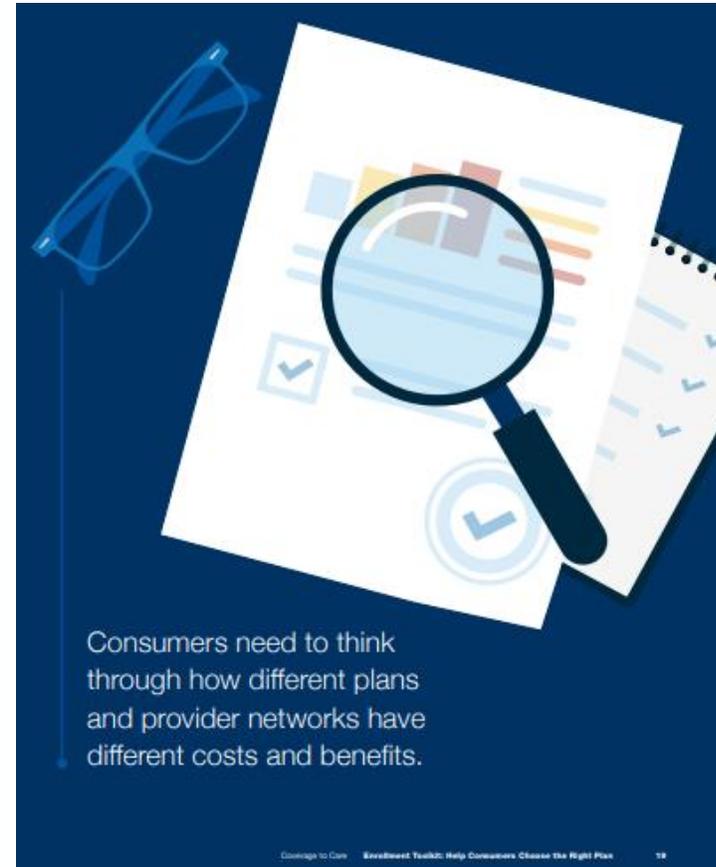
# What Consumers Should Know Before Enrolling

## Topics

- Plan selection: premiums vs. actual costs
- Review provider networks
- Understand prescription drug coverage
- Dental and vision coverage

## Resources

- [Marketplace coverage and metal levels](#)
- [How to find information on health care providers](#)



# After Enrollment

## Topics

- Confirm coverage
- Pay monthly premium
- Make an appointment
- Fill any prescriptions
- Keep information current on [www.healthcare.gov](http://www.healthcare.gov)

## Resources

- [Confirming enrollment in coverage](#)
- [Health plan decision appeals](#)



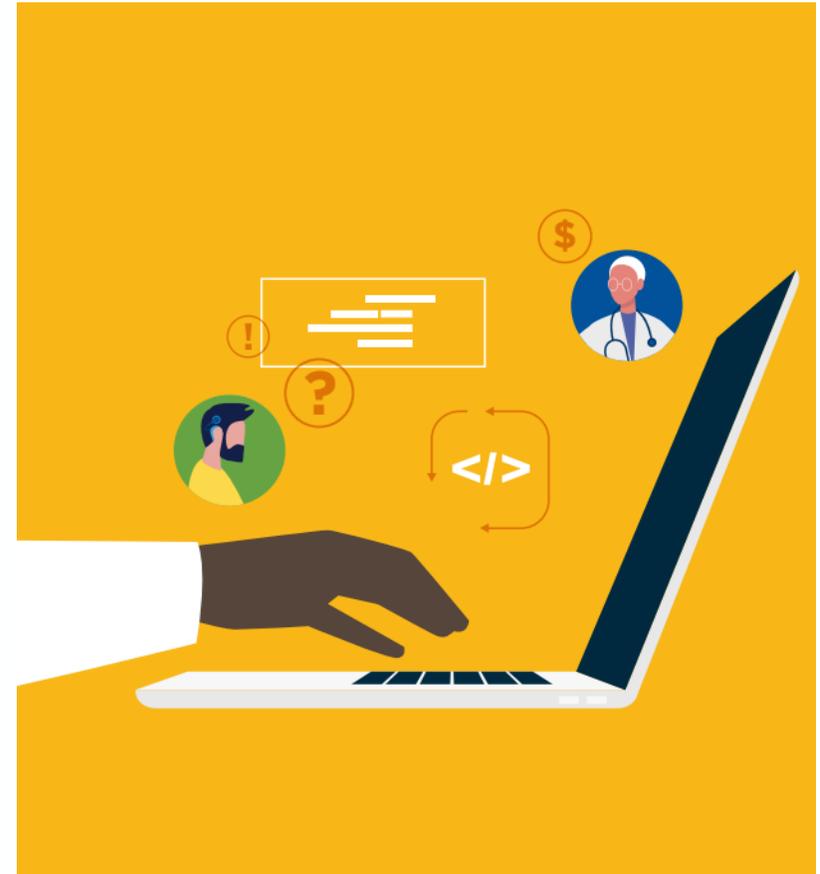
# Special Circumstances

## Topics

- American Indian and Alaska Native communities
- In-language assistance
- Immigrant status and qualifying for financial assistance

## Resources

- [Glossary of health care terms for consumers with limited English proficiency](#)
- [Helping special populations enroll](#)





# Managing Health Care Costs

# Managing Health Care Costs

1. Understand health insurance costs
2. Plan for health costs by knowing income and spending
3. How to pay a premium



# Understand Health Care Costs

## Topics

- What an individual pays
- Spending limits
- How to save

## Resources

- [Learn more about health insurance or get help with more terms](#)

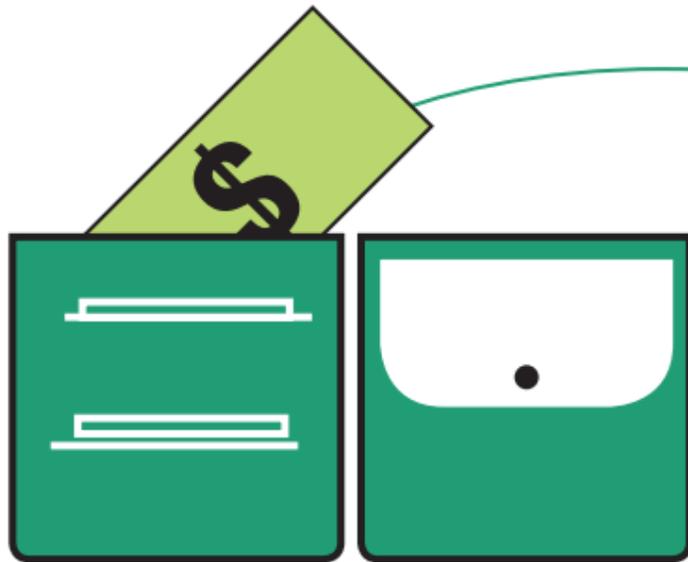


# What An Individual Pays

- **Premium:** The amount you pay for your health insurance every month. For example, you might pay \$100 each month for an individual plan.
- **Deductible:** The amount you pay for covered health care services before your insurance starts to pay. With a \$2,000 deductible, for example, you pay the first \$2,000 of covered services yourself. Some plans pay for certain health care services before you've met your deductible – for example, all Marketplace health plans must cover certain preventive services without charging you a copayment or coinsurance, even if you haven't yet met your yearly deductible.
- **Copayment (copay):** A fixed amount you pay for a covered health care service (like a doctor's visit, hospital outpatient visit, or prescription drugs). This often applies after you've paid your deductible. For example, you might pay a \$15 copay for primary care visits and a \$35 copay for specialty care visits.
- **Coinsurance:** The percentage of costs of a covered health care service you pay. This often applies after you've paid your deductible. For example, if the health insurance plan's allowed amount for an office visit is \$100 and you've met your deductible, your 20% coinsurance payment would be \$20. The health insurance plan pays the rest.

# Spending Limits

- **Out-of-Pocket Limit:** The most a consumer has to pay for covered essential health benefits in a plan year. After this amount is spent on deductibles, copayments, and coinsurance, the health plan pays 100% of the costs of covered essential health benefits.



$$\frac{\text{DEDUCTIBLES} + \text{COINSURANCE} + \text{CO-PAYS}}{\text{Out-of-pocket limit}}$$

# How To Save

## Topics

- Premium tax credit
- Cost-sharing reduction
- Essential Health Benefits
- Preventive services

## Resources

- [Information on Silver plans](#)
- [Full list of Essential Health Benefits that Marketplace plans cover](#)
- [Learn about preventive services](#)

# Health Insurance Costs

This worksheet will help consumers keep track of their plan's information – including plan name and ID number, cost information, monthly premiums, and any savings.

 **Health Insurance Information for Calendar Year 20\_\_**

**Health Plan Information**

Plan Name: \_\_\_\_\_

Plan ID Number: \_\_\_\_\_

Group Number: \_\_\_\_\_

Contact Information: \_\_\_\_\_

Other Notes: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Health Plan Costs Information**

Monthly Premium: \_\_\_\_\_

Advance Premium Tax Credit: \_\_\_\_\_

Deductible: \_\_\_\_\_

Copayment – Primary Care: \_\_\_\_\_

Copayment – Specialist Visit: \_\_\_\_\_

Copayment – Prescription Drugs: \_\_\_\_\_

Coinsurance (if applicable): \_\_\_\_\_

Out- of- pocket limit: \_\_\_\_\_

# Plan for Health Care Costs

Use these **three steps** with consumers to help determine what health coverage they can afford:



## STEP 1

Track your household income.



## STEP 2

Know Your Spending Costs.



## STEP 3

Shop for plans and apply for financial assistance.

# Consumer Tool: Tracking Income

Income Source	Week 1 _/_/_	Week 2 _/_/_	Week 3 _/_/_	Week 4 _/_/_	Total
Job or Self-Employment					\$ 0.00
Second job					\$ 0.00
Unemployment Compensation					\$ 0.00
Social Security Benefit					\$ 0.00
Social Security Disability Income (SSDI)					\$ 0.00
Tax refund					\$ 0.00
Other Income					\$ 0.00
<b>Totals monthly Income</b>	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00

# Consumer Tool: Knowing Costs

Category	Week 1	Week 2	Week 3	Week 4	Monthly Total
 Savings					\$ 0.00
 Debt payments					\$ 0.00
 Housing and utilities					\$ 0.00
 Household supplies and expenses					\$ 0.00
 Tools of the trade/Job related expenses					\$ 0.00
 Groceries					\$ 0.00
 Eating Out					\$ 0.00
 Pets					\$ 0.00
 Transportation					\$ 0.00
 Personal care					\$ 0.00
 Childcare and school					\$ 0.00
 Entertainment					\$ 0.00
 Court-ordered obligations.					\$ 0.00
 Gifts, donations, other					\$ 0.00
<b>Weekly Total</b>	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00

# Shop for Plans and Financial Assistance

- Preview plans, including costs and savings
- Apply for financial help
- For more information on cash flow budgets and financial services, see the [CFPB Your Money, Your Goals](#)



# How to Pay A Premium

1. Online
2. Mail
3. Phone
4. In-person

## Resources

- [Prepaid cards](#)
- [Bank accounts](#)
- Cash – Some insurance companies allow cash payments. Contact the insurance plan for more information.
- [Complaints](#)



## HOW TO GET INVOLVED

# Use C2C Resources

## Start the Conversation

- Use the Roadmap as a tool to help people understand their new coverage and the importance of getting the right preventive services.

## Help Consumers Understand

- The Roadmap has a lot of information for consumers. You can help them use it as a resource to refer back to along their journey to better health and well-being.

## Personalize it

- You know your community. Consider adding local resources and information.

# Order C2C Resources

- Order printed copies and have them shipped at no cost directly to your organization.
- Many resources are available in English, Arabic, Chinese, Haitian Creole, Korean, Russian, Spanish, and Vietnamese as well resources for a Tribal audience.

**Product Ordering**  
Centers for Medicare & Medicaid Services



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## Q&A

# THANK YOU



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[CoverageToCare@cms.hhs.gov](mailto:CoverageToCare@cms.hhs.gov)

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