

Public Policy Toolkit for Enrollment Assisters

As an enrollment assister, you have an important role to play in educating public officials and advocating on behalf of your profession and the consumers you serve. Advocacy is an important component of your work and can make a significant difference in ensuring that consumers have access to comprehensive, affordable health coverage.

The goal of this toolkit is to give you the knowledge and tactics you need to be effective advocates for the issues that matter to you and the consumers you help.



Your Voice



Federal Policy



State Policy



Reaching Out



Policy Issues



Making Your Voice Matter

Enrollment assisters play a critical role in connecting millions of people to health coverage.

Enrollment Assistors Can Be Strong Messengers

Enrollment assistors play a critical role in connecting millions of people to health coverage. They work tirelessly to ensure that everyone who applies for coverage has the right information to choose the plan that’s best for them, and to ensure that consumers are able to stay covered and get the health care they need. Assistors are also trusted voices in the communities they serve.

These factors make assistors ideal messengers for educating public officials—including elected officials and other policymakers—about the importance of health care programs that serve consumers.

Understanding Your Role as an Advocate

You may be wondering what it means to “advocate” and whether enrollment assistors are permitted to do it. Being an “advocate” or doing “advocacy” just means that you are contacting your elected representatives or other public officials and educating them about topics that are important to you.

The law allows enrollment assistors to participate in advocacy activities, but you may be more limited in what you can do during work hours or if your organization receives specific kinds of funding. So, one of the first steps you should take to determine the scope of your advocacy efforts is to ask your boss or employer which activities you are allowed to engage in while at work. You should then decide what additional activities you can do on your own outside of work (if you choose to do so).

Rules about Advocating during Work Hours

The majority of enrollment assistors work for nonprofit organizations that have 501(c)(3) tax exempt status, and many of these organizations also receive federal money, including federal navigator grants. If either of these circumstances applies to your workplace, your organization must follow certain rules when engaging in advocacy activities. For more information on what makes an organization a 501(c)(3) “tax exempt” organization, visit the IRS website.

It is legal for 501(c)(3) organizations to educate public officials about the issues that are important to enrollment assistors—so long as those organizations do not endorse or oppose specific candidates for public office or engage in partisan activity of any kind. “Partisan activity” means showing partiality to or bias toward a specific person or party, including political candidates or parties, during a campaign or election cycle.

For example, employees of a 501(c)(3) organization can talk with elected officials about the importance of funding navigators, but they cannot say publicly that they support a specific candidate because that candidate favors increased funding for navigators. 501(c)(3) organizations must focus on the issue, not the individual candidate or official.

Organizations with 501(c)(3) status are allowed to voice their support for specific pieces of legislation, but this sort of “lobbying” cannot make up a significant amount of the overall work that a 501(c)(3) organization does. (The IRS rules for what makes up a “significant” or “substantial” amount of an

TIP

Assistors are ideal messengers for educating public officials about the importance of health care programs that serve consumers.

organization's work look at a variety of factors. For more on the IRS rules, visit their website.) In addition, 501(c)(3) organizations may have other legal limitations on what they can support if they receive federal funding for their programs.

A good rule for you to follow is to be sure to check with your supervisor before you engage in any specific advocacy activities during work hours.

Rules about Advocating Outside of Work

Generally, rules that govern 501(c)(3) organizations do not apply to individuals outside of work hours. When you are on your own personal time and are not representing your organization, you are free to support specific pieces of legislation and/or specific candidates. You may also urge your elected officials to support or oppose a specific bill or proposal.

Other Rules Navigators Must Follow

Enrollment assisters should also be aware of other federal and state regulations that apply to navigator entities when engaging in advocacy. For example, navigators must focus their work on the required, core duties of navigators: conducting consumer outreach and education and assisting consumers in the application and enrollment process.

However, many navigator programs are housed within organizations that do other kinds of work besides enrollment assistance. Generally, if those organizations receive federal navigator funds, assisters are not allowed to use those funds to conduct advocacy, but assisters may be able to use other organizational funds for advocacy purposes.

How to Effectively Reach Your Public Officials

Identify Your Issue

The first step you need to take when you're planning to contact public officials is to decide which issues you'd like to talk about with them. Is there something you'd like to see changed in your state's health care system? Are there important programs you believe should be maintained or strengthened?

Discussing your list with fellow assisters and other health care advocates is a good way to narrow down your topics and make sure your message is focused.

Once you are clear on your priorities, research who those issues affect and who makes the decisions about those issues.

Identify Your Audience

Whether you are advocating on a local, state, or federal issue, make sure you are contacting the appropriate public official. Decisions about strengthening and expanding health coverage are made at different levels of government. You need to figure out whether your issue concerns a federal or state program.

For example, if you would like to push your state to adopt the Affordable Care Act's Medicaid expansion, you should contact your state legislators and governor. But if you are concerned about federal proposals to cut Medicaid (such as block grants or a per capita cap system), your audience is your member of Congress. (Read more about Medicaid issues like expansion and per capita caps online at <http://www.familiesusa.org/issues/Medicaid>.)

TIP

Discussing your list of potential advocacy issues with fellow assisters and other health care advocates is a good way to narrow down your topics and make sure your message is focused.

If you aren't sure who makes the decisions about your issue, call one of your elected officials and ask, or reach out to Families USA.

Who represents you?

Unsure of who represents you in Congress? Find your Representative and Senators online at [OpenCongress.org](https://www.opencongress.org).

To find out who represents you in your state, visit your state legislature's website. Or reach out to Families USA at assisters@familiesusa.org.

Develop a Clear and Persuasive Message

Regardless of the subject you are contacting your elected representatives about, it is important to have a clear and concise message and know what action you would like them to take.

Is there a specific policy you want them to support or oppose? For example, you might want them to oppose cutting the Children's Health Insurance Plan (CHIP) because CHIP is a critical safety net for uninsured children in your community and across the United States. Or you might want more resources directed to a grant program for navigators because, as an assister, you see first-hand the need for additional resources.

As the examples above illustrate, it is important to know the "why" of your message, as well as the "what." Articulating the "why" allows you to convey a detailed picture and leads your audience to become more engaged in your message.

Connect Your Message to Your Audience Using a Local Perspective or a Direct Impact

A public official is much more likely to be convinced of the importance of your cause if you connect your message to a personal experience you've had or a situation experienced by the official's constituents. Think about how the issue is relevant to you and to the official.

Personal stories that highlight consumer experiences help put a face on the problems that we continue to see in the health care system. Visit our story bank resource page to learn how you can collect and share stories to have a greater impact, or see our *Story Bank Toolkit* at familiesusa.org/story-bank-toolkit.org.

Be Courteous and Respectful in All Communications

Public officials and their staff often have busy schedules and correspond with many constituents and groups that advocate for a range of policies. You can effectively convey your message and make sure your voice is heard by building a relationship with your representatives and their staffs.

We recommend providing clear information and engaging in a civil dialogue to build constructive, meaningful relationships with your public officials in a short period of time. Even if you and the official disagree on an issue, you may find common ground on other issues down the line, and in the future, a public official may look to you as a resource.

You may also want to bring written materials that the official or his or her staff can keep after your conversation is over. This will give the official the opportunity to learn more about the issue—and it is a handy way to give the official your contact information.

TIP

Articulating the "why" of your message allows you to convey a detailed picture and leads your audience to become more engaged in your message.



Federal Policy 101

This step-by-step overview of the federal law-making process will give you a basic understanding of how an idea becomes a law, and it will show you where there are opportunities to get involved.



How a Bill Becomes a Law

The legislative process can seem overwhelming, and the road that a policy idea must travel before it becomes a law can be long and winding. This step-by-step overview of the federal process will give you a basic understanding of how an idea becomes a law, and it will show you where there are opportunities to get involved.

1. Legislation can be drafted and introduced in Congress by any member of the House of Representatives or the Senate.

Members of Congress frequently get ideas for legislation from their constituents and groups that represent specific causes. For example, constituents may contact their representative about their struggle with high out-of-pocket health care costs (like deductibles and cost-sharing).

If representatives hear about how an issue affects their constituents, they are more likely to look into legislation that addresses that problem.

2. Once a bill is introduced, it is referred to one or more committees (explained in more detail on p. 10).

These committees evaluate and amend the bill and vote on whether or not to move it forward in the process. If a majority of committee members agree to move a bill forward (a process that is called “reporting the bill out of committee”), it is sent to the full House of Representatives or Senate for consideration.

Committee consideration can also be an important time for constituents to weigh in. You may want to research which committees your representatives serve on and contact them about pending legislation.

3. The bill then goes to the Senate floor or House floor for debate and a vote.

This is a key time when the public—including assisters—can weigh in with their views. Members of Congress appreciate having constituents’ input when a bill is being debated and they are considering whether or not to support it.

4. If a majority of the House or Senate agrees on the bill, it is referred to the other chamber, where it usually follows the same route through committee action and voting.

5. After a bill has been approved by both the House and Senate in identical form, it is sent to the President for his or her approval or rejection.

If the President signs the bill, it becomes law. If the President vetoes the bill, Congress can attempt to override the veto with a two-thirds majority vote.

Now that you know how a bill becomes a law, find out what legislation Congress is currently considering by searching for bills in the Library of Congress database at [Congress.gov](https://www.congress.gov). New bills are introduced each day, so tracking legislation can be a useful tool for seeing what issues Congress is working on and how they progress through the legislative process.

TIP

Find out what legislation Congress is currently considering by searching for bills in the Library of Congress database at [Congress.gov](https://www.congress.gov).

HOW DOES A HEALTH CARE IDEA BECOME A LAW?

These are the steps that nearly every bill takes on its journey to the President's desk.



A policy maker gets an **idea** for legislation from his or her constituents or a group that represents a specific health care-related cause.



A bill is **introduced** by a member of Congress.



The bill is referred to key **committees**, which hold hearings.

KEY COMMITTEES

House Committee on Ways & Means

Senate Finance Committee

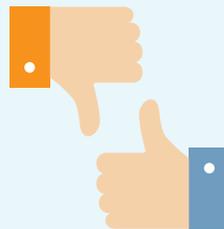
House Committee on Energy & Commerce

Senate Committee on Health, Education, Labor, & Pensions (HELP)

House Committee on Education & the Workforce



The bill is **debated** by the full House of Representatives or Senate.



The bill is **voted** on by the full House or Senate.



After the House and Senate both approve an identical bill, it is sent to the **President** for his or her signature or veto.



Key Committees

Members of the House of Representatives and the Senate serve on committees that perform a range of functions, including writing and considering legislation, as well as overseeing agencies, programs, and activities.

Several key committees in the House and the Senate oversee programs related to health coverage. These committees are important because, in order to get legislation passed, it must be introduced and passed out of one of these committees before it is voted on by either the full Senate or the House.

Key committees in the **House of Representatives** that have authority over health-related programs:

- » House Committee on Ways & Means
- » House Committee on Energy & Commerce
- » House Committee on Education & the Workforce

Key committees in the **Senate** that have authority over health-related programs:

- » Senate Finance Committee
- » Senate Committee on Health, Education, Labor, & Pensions (often referred to as the “HELP” Committee)

In addition, the House and Senate each have a Budget Committee and an Appropriations Committee, which oversee the federal budget and federal spending, respectively. These committees are also important, because the federal budget includes spending on health care programs.

For more information on the scope of what these committees cover and updates on current legislation, visit http://www.senate.gov/committees/committees_home.htm and <http://www.house.gov/committees/>.

Glossary of Legislative Terms

Members of Congress and their staffs frequently use technical vocabulary, so it’s important to know some of the commonly used legislative terms. Knowing these terms will help you better understand and communicate with them.

Appropriation: Money designated by Congress for a specific purpose. For example, Congress appropriates much of the budget for the Department of Health and Human Services each year.

Entitlement: An “entitlement program” is a federal program that provides benefits to any person who meets the eligibility criteria established by law. Medicare and Medicaid are examples of entitlement programs. Entitlements are a binding obligation on the part of the federal government, and eligible recipients have legal recourse if the government does not fulfill that obligation.

Fiscal year: A fiscal year is the accounting period for the federal government that begins on October 1 and ends on September 30. State fiscal years vary; the majority run from July 1 through June 30.

Hearing: A meeting of a committee or subcommittee to take testimony in order to gather information and opinions on proposed legislation, to conduct an investigation, or to review the operation or other aspects of a federal agency or program. Hearings are generally open to the public.

Mark-up: The process by which congressional committees and subcommittees debate, amend, and rewrite proposed legislation.

Recess: A temporary interruption of Congress’s proceedings, or a longer break when members of Congress are back in their home districts. Examples of recess include the breaks Congress takes during holiday periods. Also, Congress usually takes a month-long break in August, which is a great time for constituents to meet with their elected officials in their districts.

Sponsor and cosponsor: A sponsor is the Senator or Representative who introduces a piece of legislation. Senators or Representatives who formally list their names as supporters of another member’s bill are called cosponsors. Asking your member of Congress to cosponsor a bill is a great way to get him or her to show support for your issue.



State Policy 101

This guide provides an overview of state legislatures, as well as resources you can use to explore your state government further.

How State Legislatures Work

Each state has a legislature that writes and passes laws that affect the residents of their state. These legislatures play the same role at the state level that Congress plays at the federal level, and the legislative process at the state level generally mirrors the process at the federal level.

The powers, duties, size, and organization of legislative bodies differ from state to state. This guide provides an overview of state legislatures, as well as resources you can use to explore your state government further.

How State Legislatures Are Structured

Similar to Congress, 49 states have a legislature made up of an upper chamber, known as the Senate, and a lower chamber, known as an Assembly or House of Delegates. Nebraska is the only state with a single chamber.

And as with the federal government, legislation starts in committee and then goes back and forth between chambers before it is passed.

State Legislative Calendars

State legislatures generally meet between January and June each year, with the following exceptions:

Four states meet once every two years: Montana, Nevada, North Dakota, and Texas.

Five states meet year-round: Michigan, New Jersey, Ohio, Pennsylvania, and Wisconsin.

The timeframe of sessions for the remaining states varies. Find out when your state legislature meets and other resources (such as a bill tracker and more information on the legislative process) on the website of the National Conference of State Legislatures (NCSL).

Special sessions are when state legislatures convene outside their regular session to deal with specific issues or topics. For example, a state legislature could convene a special session to address a Medicaid expansion proposal.

Rules and procedures for special sessions vary across states: The majority of states allow the governor or the legislature to convene a special session, but there are a few states where only the governor is allowed to call a special session.

Because most states' legislative sessions last only a few months, many state legislators have other jobs when the legislature is not in session. This means that legislators are more likely to be working in their home communities and are more accessible than their federal counterparts, who meet year-round in Washington, D.C.

State Budgets and Fiscal Years

One key activity that all state legislatures must complete is passing a budget. Unlike the federal government, states must pass a balanced budget each year (or, in some cases, a two-year budget for the legislative session).

While the federal fiscal year runs from October 1 through September 30, state fiscal years vary. All but four states have a fiscal year that runs from July 1 through June 30.

Alabama and Michigan: October 1 through September 30

New York: April 1 through March 31

Texas: September 1 through August 31

The NCSL website has more information on state fiscal years.

If a legislature fails to pass a budget before the beginning of a new fiscal year, or if the governor vetoes the budget, lawmakers may have to extend the session or go into a special session to complete their budget work.

How to Keep Up with Legislative Activity in Your State

As noted earlier, most state legislatures follow a lawmaking process that is similar to the one Congress follows, including committee consideration, robust debate, and the need for a majority vote and the governor's signature. State legislators value constituent input throughout this process.



The best place to find information on pending legislation is on your state legislature’s website, which can be found through the Library of Congress. Search using key words to find relevant legislation, or search for a particular bill to find when it was introduced, drafts that are available, and the status of the bill.

Regional and Local Newspapers

News outlets based in your home city or state provide some of the most relevant information on what’s going on in your state legislature. Check your local paper’s “politics” section or their website for updates on what is happening in your state capitol.

Blogs

There are several state-based political blogs that update readers on the most popular activities going on inside statehouses. These blogs analyze the latest legislative developments and frequently predict the outcome of the legislation.

Use a search engine to find a blog relevant to your state, but beware: Most blogs are either left-leaning or right-leaning, so keep this in mind when you’re reading.

Social Media

Another way to stay up-to-date is through social media like Twitter or Facebook. Your state legislature’s chambers may have their own Facebook or Twitter accounts, or you can follow your favorite state representatives and senators. You can also look for common hashtags that pertain to your particular issue for real-time updates.

Email

Your governor has the power to approve or veto legislation, and some governors have been very active in health care issues like Medicaid expansion. Corresponding with your governor’s office via email is another important way to influence policy at the state level. Find contact information for your governor’s office through the National Governors Association.

Enlist State Agencies to Help Find Solutions to Your Issues

State agencies may be able to address many of the health care problems that consumers face by improving administrative systems, writing new rules, or better enforcing existing rules. These “administrative rules” are written by state agencies and are important because they are just as legally binding as regular laws.

Generally, once administrative rules are proposed, the public has an opportunity to offer comments before the rules are considered final. The opportunity to provide comments on proposed rules allows you to provide insights and formal feedback on the proposed changes and solutions.

State agencies can be an ally in your work with legislators, especially regarding problems that the agencies recognize but do not have the legal authority to solve. State agencies that may be especially relevant to your work include these:

- » **The Medicaid agency**, which might be part of a larger department of health or department of social services.
- » **The insurance department**: In some states, this department is part of a larger department that may also deal with banking or commerce. The insurance department oversees insurance companies to make sure they are following consumer protection laws, and it takes complaints about possible violations.
- » **The public health department**, which may be working on ways to keep people healthier and filling any gaps in the state’s health care system.
- » If your state operates its own **health insurance marketplace** (also called an exchange), the director and board of your state’s marketplace may also be good people to develop relationships with.

You can arrange to meet with state agencies regarding the concerns that consumers have about health coverage or health care. Many state agencies have advisory committees you may want to participate on to provide a voice for the consumers you serve. Often, these advisory committees are required to have consumer representatives.

Use our *Private Insurance Advocacy Checklist* to get to know the agencies in your state.

Connect with Other Key Stakeholders in Your State

Health care advocacy attracts a wide variety of stakeholders. These stakeholders include consumer-focused organizations, legal aid organizations, medical associations, insurers, providers, and pharmaceutical manufacturers. Generally, these groups all engage in advocacy at the state level to one degree or another.

There are also coalitions of consumer advocates whose work focuses on providing a voice for health care consumers. These advocates meet with lawmakers, testify before committees, write letters to the editor of local newspapers, and do other work to elevate consumer concerns. Working together, coalition partners are able to monitor policy changes and give voice to a variety of stakeholders, which can amplify the impact of any single organization.

Building a coalition takes time, but there are some ways to find ready partners quickly. For instance, there are state affiliates of national organizations that are often members of advocacy coalitions. It may be useful to connect with these affiliates so that you can pool resources for advocacy campaigns during a legislative session.

Here are some examples of the types of organizations that may operate in your state:

- » **AARP** has offices in all 50 states with advocacy directors who work with the association’s volunteers in state capitols (see <http://www.aarp.org/states/>). Because AARP’s membership is so large—37 million people nationwide—it can be a valuable partner in promoting the consumer perspective during legislative debates on health care issues.
 - » Other national groups with a state health care advocacy presence include the **American Cancer Society Cancer Action Network (ACS CAN)** and the **National Alliance on Mental Illness (NAMI)**.
 - » The **Center on Budget and Policy Priorities** works with partners in 42 states through its State Priorities Partnership program (see <http://statepriorities.org/>). These state budget groups provide insight into budget issues, particularly those that affect low-income consumers, including Medicaid.
- These groups are often members of broader advocacy coalitions that analyze and monitor state health care funding. The groups’ expertise on budget matters can provide a valuable perspective to health care advocates. For example, budget analyses are useful tools that can help persuade legislators that a health care program will have a positive financial impact on the state.
- » All states have **Primary Care Associations**, which work directly with community health centers and provide technical assistance on important policy topics. They represent health centers at the state level and do advocacy around health-related issues. To find the Primary Care Association in your state, visit the website of the Health Resources and Services Administration Bureau of Primary Health Care.

TIP

There are ways to find ready coalition partners quickly. For instance, there are state affiliates of national organizations that are often members of advocacy coalitions.



Reaching Out to Public Officials

Public officials, particularly officials who are elected to represent a group of constituents, are interested in hearing from the public about issues that matter to them.

Public officials, particularly officials who are elected to represent a group of constituents, are interested in hearing from the public about issues that matter to them. Below we discuss some pointers to keep in mind when reaching out to any public official.

- » When contacting a public official, whether at the federal or state level, remember to **be concise, persuasive, and courteous**.
- » It is also important to **learn how to harness the power of people’s personal health care stories**. These stories provide emotional resonance and breathe life into issues in ways that other methods—like sharing statistics—cannot. They also help demystify complex topics by illustrating how a problem affects real people—including the constituents of elected officials.

As an enrollment assister, you hear these stories first-hand. For more information on how to use consumer stories in your advocacy work, see the Families USA *Story Bank Toolkit* at www.familiesusa.org/story-bank-toolkit.

- » Finally, **remember to relax!** There’s no reason be nervous when communicating with a public official. No matter what level of government they serve in, officials are public servants who hold their office only because you and/or your community put them there. Your public servants and their staff appreciate hearing from constituents about issues that matter to them. You don’t have to be a subject matter expert to talk about an issue that matters to you!

The sections that follow provide a few step-by-step examples of how to communicate with your state and federal representatives. While these examples focus on reaching out to elected officials, not officials who work in government agencies, many of the same guidelines apply.

Calling an Elected Official

Here is a sample phone call with a representative’s office:

Staffer: *Thank you for calling Representative X’s office, how may I help you?*

Caller: *Hello, my name is (your name) from (City and State), and I help consumers enroll in health coverage.*

Staffer: *Great, what can I do for you?*

Caller: *As a concerned member of the representative’s district and someone who sees first-hand how important it is that people have health coverage, I wanted to express my support for additional funding for navigator programs. (Insert information on why you support additional funding, in addition to why it is of concern to the community.)*

Staffer: *Thank you for sharing your concerns with us. I will relay your comments to the legislator.*

Caller: *I appreciate you listening and sharing my thoughts with Representative X. Have a great day.*

TIP

You don’t have to be a subject matter expert to talk about an issue that matters to you.

Writing to a Lawmaker

When writing to your elected official using email or postal mail, follow these tips. A persuasive letter like the one on the right does three key things:

- » outlines the concern at hand
- » explains why it is important to the community
- » requests an action from the representative

Requesting a Meeting

Every public official's office handles appointments differently. To set up a meeting in an official's state office or their office in Washington, D.C., the first step is to call and ask how to officially request a meeting.

If the public official is unavailable, request a meeting with a member of his or her staff. Staffers communicate regularly with the public official and often have a deeper understanding of policy issues.

Working with the Media

Officials at all levels of government keep up with local newspapers and news programs. Writing a letter to the editor in your local or regional newspaper is a great way to get your representative's attention.

Families USA has a wealth of resources on how to work with the media. Contact us for tips on writing a letter to the editor at assisters@familiesusa.org.

Dear Representative:

I am writing to you because I am concerned about funding for health insurance outreach and enrollment workers.

As you know, getting children and adults enrolled and keeping them enrolled is vital to the health of our state and our economy. Healthy kids learn better, and parents with healthy kids are less likely to get sick and take time off of work to stay home with their sick children.

Cutting outreach and enrollment funding has a direct impact on the people who most need assistance with getting covered. Reducing funding for this assistance will decrease the number of people enrolled in health insurance, increase the number of people who use the emergency room as their last resort, and increase costs to our health care system overall. This will result in cuts to state funding, and then to cuts in health care for seniors, working families, people with disabilities, and children.

As your constituent, I urge you to support funding for outreach and enrollment workers to help them reach uninsured constituents in (this state). Helping consumers apply for coverage and get the care they need makes the health care system stronger for us all.

*Sincerely,
(A Concerned Citizen)*



Policy Issues to Consider for Advocacy

As an enrollment assister, there are numerous state and federal policy areas that affect your work.

As an enrollment assister, there are numerous state and federal policy areas that affect your work. Families USA has expertise in the issues listed below, and our experts are happy to help you learn more. Of course, these are not the only health policy areas that touch your work, but they are a great place to start.

Enrollment in Health Insurance

The Affordable Care Act (ACA) has expanded health insurance to millions of Americans who were previously unable to get coverage. Enrollment assisters know first-hand the impact that getting coverage for the first time can have on consumers. Assisters are also uniquely able to highlight the effects insurance has on consumers' lives, and to work with officials to further improve access and quality.

In terms of enrolling individuals and families in health coverage, there is still a substantial amount of work left to do, including:

- » enrolling hard-to-reach populations
- » keeping people enrolled and helping with post-enrollment issues
- » making sure the enrollment process is simple and easy to navigate
- » ensuring that consumers are equipped with the tools they need to use their coverage wisely

Enrollment assisters are experts in these areas and are the ideal messengers to raise these issues with public officials. Use any of the examples of how to reach out to officials listed in “Reaching Out” to begin a conversation on this issue.

Visit our Enrollment page for more information on this policy area.

www.familiesusa.org/issues/enrollment

Private Market Health Insurance

Many people have gained coverage by enrolling in private insurance plans through the marketplaces established by the ACA. But that's not the end of the story—advocates and others continue to work to make sure that all private insurance plans provide access to care that is comprehensive and affordable.

Federal and state legislators, insurance regulators, and marketplace officials can help improve private insurance plans by:

- » implementing policies to address the affordability of premiums
- » ensuring that these plans make health care affordable for consumers, including setting reasonable deductibles, exempting services from deductibles, and addressing high cost-sharing for prescription drugs
- » ensuring that plans have adequate provider networks
- » enacting and enforcing other consumer protections

You can help educate officials about these issues. And by telling officials about the obstacles that consumers still face and about the changes that would make marketplace plans more accessible and affordable, you can help solve these problems.

Visit our Affordable Care Act page for more information on private market insurance.

www.familiesusa.org/issues/affordable-care-act

Medicaid and the Children's Health Insurance Program

Medicaid has been a health care safety net program for low-income families, children, and seniors for more than 50 years. One of the most important provisions of the ACA is the expansion of health coverage to low-income people through Medicaid. However, some legislators may be unfamiliar with how the Medicaid program works and who it helps. Or they may oppose expansion or believe that the program should be restructured or cut.

The Children's Health Insurance Program (CHIP) is another important safety net program, providing millions of children with a healthy start in life. CHIP is a lifeline for parents who may not qualify for Medicaid but who cannot afford private insurance for their children. Thanks to CHIP, kids who might not otherwise have health coverage have been able to receive preventive care; medication; and vision, dental, and hearing screenings.

Help educate your public officials about how Medicaid and CHIP have helped your community. Depending on your state's expansion status, you can also educate your officials about the benefits of Medicaid expansion for your state and about the "coverage gap" (which affects individuals and about families who are too poor to pay for private insurance but who do not qualify for their state's current Medicaid program).

Visit our Medicaid page for more information on this policy area.

www.familiesusa.org/issues/medicaid

Improving the Health Care System (Health System Transformation)

Many states are working to change the way that health care is delivered and paid for in order to improve the quality of care, reduce the cost of care, and improve the overall health of the population. That is what "health system transformation" means. It is essential that consumers—and those who work with them—have a voice in this changing health care landscape.

Advocacy activities will vary from state to state, but there are ample opportunities for individuals who work directly with consumers to share their feedback on how well the health care system works for consumers and to weigh in on efforts to improve the system.

Visit our Health System Transformation page for more information on this issue area.

www.familiesusa.org/issues/health-system-transformation

Visit our Public Policy Toolkit for Enrollment Assisters online at:
www.FamiliesUSA.org/Assisters-Toolkit

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