



Enrolling Uninsured Virginians: 10 Things to Tell Your Patients

Beginning November 15, 2014, uninsured Virginians can enroll for health care coverage through Virginia's Health Insurance Marketplace established as part of the Affordable Care Act. Hospitals and health systems can play a vital role in educating uninsured patients about their coverage options and helping them navigate the Marketplace. Here are 10 things providers can tell their uninsured patients to assist them in enrollment efforts:

1. If you don't already have coverage, the Marketplace is a single, online source that allows patients to get information about their health coverage options; make side-by-side comparisons of health plan benefits, quality, and price; find out if they're eligible for assistance with the costs of health coverage; and enroll for coverage.
2. You are eligible to buy insurance through a Marketplace if you live in the United States, are a U.S. citizen or U.S. national (or are lawfully present), and are not currently incarcerated.
3. Open Enrollment begins on November 15, 2014, and ends on February 15, 2015. Marketplace coverage for the 2014 benefit year ends December 31, 2014, but individuals enrolled can renew coverage or choose a new plan through the Marketplace during the open enrollment period. The latest date for enrollment for coverage beginning January 1, 2015, is December 15, 2014. After February 15, 2015, individuals can still enroll if they have a "qualifying life event," which could be change in family size (birth of child or divorce), moving to a new state or change of income or if they qualify for a [special enrollment period](#).
4. You can get in-person assistance in reviewing their coverage options and enrolling for coverage from a variety of sources. ENROLL-Virginia.com provides an [interactive map](#) that can be used to identify in-person assistance available in your area.
5. With a single application completed through the Marketplace, you can have coverage options tailored to your personal situation and find out if you might be eligible, based on your income, for financial assistance to lower your costs.
6. The same application will let you find out if you and your family members might qualify for Virginia Medicaid or the Children's Health Insurance Program (CHIP).
7. The information is all available online, but you can apply four ways: online, by phone, by mail, or in-person with the help of a trained assister or Navigator.
8. Each health plan will generally offer comprehensive coverage, including a core set of essential health benefits like doctor visits, preventive care, maternity care, hospitalization, prescription drugs, and more.
9. Health plans competing in the Marketplace can't deny you coverage or charge you more due to pre-existing health conditions, and they can't charge women and men different premiums based on their gender.

10. There are many resources are available to help you:

Enroll Virginia!: Provides a number of helpful resources to assist patients and providers in their efforts to enroll the uninsured through Marketplace. The website includes an interactive map that allows users to get a list of organizations in their area that provide in-person assistance with enrollment through the health insurance marketplace, as well as, a list of health plans available that offer coverage in their area. The website also provides a schedule of upcoming enrollment events and links to the health insurance marketplace and basic resources regarding coverage and enrollment. Visit <http://enroll-virginia.com/ev>.

Cover Virginia: This is the site where on-line enrollment in Virginia Medicaid is completed. This site is geared towards the Medicaid-eligible population and includes Virginia-specific resources to help patients better understand their options for coverage through Medicaid and the Marketplace, and the steps involved in enrollment. Visit <http://www.coverva.org/index.cfm>.

HealthCare.gov: This is the site where on-line enrollment through the Marketplace is completed. The site provides information about health coverage options; side-by-side comparisons of private insurance plans' benefits, quality, and price; eligibility for assistance with the costs of health coverage; and more. Visit <https://www.healthcare.gov/marketplace/individual/#state=virginia>.

Health Insurance Marketplace Call Center: If you have questions, call 1-800-318-2596. TTY users should call 1-855-889-4325.

