



Georgia Enrollment Assistance Resource (GEAR) Network: GEARing up for OE3!

Whitney Griggs & Pranay Rana

October 19, 2015

Overview

- GEAR and its purpose
- An overview of the site
- Tools for direct consumer use
- Resources for enrollment assisters
- Feedback and questions

Georgians for a Healthy Future



What is GEAR?

A central hub of resources for Georgia's enrollment assisters and community-based organizations to use in their work to educate health care consumers

A one-stop shop for handouts, interactive consumer tools, important assister updates, and other materials, most of which are Georgia-specific

With the goal to help enrollment assisters and community-based organizations better educate Georgians on health insurance enrollment, how to use their insurance, and more.

Why did we create GEAR?

- GHF's "Getting Georgia Covered" report
 - Highlighted the successful strategies of enrollment assisters and the challenges and barriers to enrollment that still remain for consumers
- Limited health insurance literacy among consumers
- Help consumers get enrolled and stay enrolled
- Georgia-specific info
- Build a community for Georgia's enrollment assisters to get and share information
- One-stop shop for all of your enrollment needs



“For the most part, people are understanding that they need to sign up. However the disconnect comes when they have to use the insurance. They may not understand that a cheap plan may mean more costs out of pocket.”

—Atlanta-based enrollment assister, “Getting Georgia Covered”



GEAR Overview: What will it look like?

GEAR

GEAR Georgia Enrollment Assister Resource Network


RESOURCES POLICY CORNER NEWSLETTER SHARE

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 **Stay Connected**
Sign up for our GEAR Newsletter

[Submit](#)



Resources (8 items) [VIEW ALL](#)

- 

Enrollment Tool Kit
May 15, 2015
PDF
- 

Mini Library
May 15, 2015
Graphics
- 

Post-Enrollment Presentation
May 15, 2015
PPT

Policy Corner

- Policy Update** DATE
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GEAR News

- Entry 1** 2 hrs ago
sequam quide voluptam, custior eictatius, coremporia quam res imo-luptate porest utem inus [MORE >](#)
- Entry 2** Yesterday
sequam quide voluptam, custior eictatius, coremporia quam res imo-luptate porest utem inus [MORE >](#)
- Entry 3** Aug 15
sequam quide voluptam, custior eictatius, coremporia quam res imo-luptate porest utem inus [MORE >](#)

GEAR RESOURCES

For enrollment assisters

8 RESOURCES

VIEW ALL

Webinar
Introducing the resource center... [more >](#)

In the Loop
Private online community for non-profit enrollment assisters to learn from each other [more >](#)

Resource
erevirtea ren dem testu. [more >](#)

For enrollment assisters to use when helping consumers

8 RESOURCES

VIEW ALL

Enrollment Tool Kit
erevirtea ren dem testu. [more >](#)

Resource
erevirtea ren dem testu. [more >](#)

Resource
erevirtea ren dem testu. [more >](#)

For consumers

8 RESOURCES

VIEW ALL

Post- Enrollment Workbook
erevirtea ren dem testu. [more >](#)

Resource
erevirtea ren dem testu. [more >](#)

Resource
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GEAR NEWSLETTER

SHARE



06.17.2015 / 10:21 AM


Enrollment news entry

Subtitle here.



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ACA • AFFORDABLE CARE ACT • HEALTH INSURANCE EXCHANGE • KING V. BURWELL •
SCOTUS • SUPREME COURT

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ARCHIVE

- 2015
- JUNE
- MAY
- APRIL
- MARCH
- FEBRUARY
- JANUARY

2014

SHARE

06.17.2015 / 10:21 AM

Enrollment news entry

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ACA • AFFORDABLE CARE ACT • HEALTH INSURANCE EXCHANGE • KING V. BURWELL •
SCOTUS • SUPREME COURT

Consumer Tools

- Enrollment Toolkit
- Consumer Workbook
- EA 's Get Covered Connector
- EA's Subsidy Calculator
- CMS Coverage to Care

Enrollment Toolkit: “Get Insured, Stay Insured”



- A comprehensive, Georgia-specific toolkit to walk consumers through each step of the enrollment process, from how to get health insurance (enrollment) to how to use health insurance once they have it (post enrollment)

Toolkit: What's Inside?

ENROLLMENT TOOLS

- Application Guide
- Medicaid in Georgia
- How much will health insurance cost you?
- Special Enrollment Periods (SEP)
- Common Scams & Concerns: Affordable Health Care
- Penalties & Exemptions
- Enrollment Assistance Exit Form

POSTENROLLMENT TOOLS

- You're Covered, Now What?
- Finding a Primary Care Provider
- Preventive Services
- Appeals & Complaints
- Health Insurance & Taxes
- Employer Coverage & Tax Credits Worksheet

Are you eligible and how does it work?

Who Is Eligible for Medicaid In Georgia?

In general, you should apply for Medicaid if your income is low and you match one of these categories:

- You think you are pregnant
- You are the parent or caretaker of a child or teenager under the age of 19
- You are a child or teenager under the age of 19
- You are age 65 or older
- You are legally blind
- You have a disability
- You need nursing home care

Note: Your child may be eligible for Medicaid if he or she is a U.S. citizen or a legal immigrant — even if you are not. Eligibility for children is based on the child's status, not the parent's; however, the parent's income is counted toward the income limit.

How Do You Apply for Medicaid?



Apply online: (any type of Medicaid)

- www.compass.ga.gov



In person:

- **Your County Division of Family and Children Services**

(any type of Medicaid)

To find your DFCS office, see

<http://dfcs.dhs.georgia.gov/county-offices>

or call 404-656-2000

- **A Right from the Start Medicaid site**

(Medicaid for children, pregnant woman, parent/caretaker, or family planning for women ages 18-44) To find an RSM site,

see www.dch.georgia.gov/rsm-contact-information

or call 800-809-7276

If you are aged (65 or older), blind or disabled:

Apply for Supplemental Security Income (SSI) and Medicaid by contacting your local Social Security office. Call 800-772-1213 or visit www.ssa.gov

If you are deaf or hard of hearing call the TTY number 800-325-0778

NOTE

If you apply for Medicaid for your children and learn they are not eligible because of income, ask about **PeachCare for Kids** or call **877-427-3224**. You can also apply online at www.peachcare.org.

Families that earn too much money for Medicaid may be able to enroll their children in PeachCare for Kids. For example, a family of 4 can have an income of up to \$61,110 in 2015 to qualify.

No one plans to get sick or hurt, but everyone needs medical care at some point. Health insurance helps pay for these costs and protects you from very high medical bills. While each health insurance plan is different, there are common terms that you should know to help you figure out how much you will pay for coverage.

There are 4 different kinds of health insurance costs that you might have to pay.

The amount and type of costs that you will pay depends on the type of plan that you choose.

PREMIUM

DEDUCTIBLE

CO-PAY

CO-INSURANCE

Common health insurance terms

Premium

A monthly bill you pay to your health insurance company, just like when you pay your electricity or water bill. You have to pay your premium even if you do not receive any medical care that month.

- Write your monthly premium in the box to the right.
- **Pay Monthly:** Write down the due date of your monthly payment in the box to the right.
- Keep records of each payment.

Important Note: Choosing a plan with a low monthly premium could mean that other out-of-pocket costs (such as co-pays and deductibles) will be even higher.

Deductible

The amount of money you must spend on your health care services each year before your health insurance plan starts to pay some of the cost.

- The deductible includes your co-pays, and other costs you have to pay to receive health care. (It does not include your premiums.)
- Write your deductible in the box to the right.
- You can find your deductible amount on your **Summary of Benefits** form. If you can't find this form, you can call the member services line for your health plan. The number is on your insurance card.



If you don't pay this premium every month you may lose your health insurance.

**MY MONTHLY
PREMIUM IS**

\$ _____

DUE ON THE

_____ day
of each month.

**MY DEDUCTIBLE
IS**

\$ _____

Understanding ACA Tax Penalties

The Affordable Care Act (ACA) requires everyone to have health insurance. However, some people may choose not to buy health insurance or may be unable to buy it. If you do not enroll you may be penalized on your taxes UNLESS you qualify for an exemption. A tax penalty means that your refund may be reduced or you could pay more if you owe taxes at the end of the year.

Here is a guide to help you understand if you will have to pay a penalty:



Are you a navigator
In need of
assistance with
complex tax-filing
issues? Contact
Georgia Watch at
404-525-1085

START
HERE

Did you have health insurance for the whole year through at least one of the following sources?

- Medicare
- Medicaid (Amerigroup/Wellcare/Peachstate OR PeachCare for Kids)
- VA Benefits
- TRICARE
- A plan offered by your job
- A plan purchased through the Marketplace (healthcare.gov)
- A qualified health plan that you purchased yourself through an agent or broker



YES

You have met the requirement to have health insurance and you will not be penalized.



NO



go to next page



For questions about the ACA and tax filing – reach out to Elise Blasingame at Georgia Watch: elblasingame@georgiawatch.org.

The Affordable Care Act (ACA) requires everyone to have health insurance. However, some people may choose not to buy health insurance or may be unable to buy it. Some people will have to pay a penalty for not having health insurance. If you think you may have to pay a penalty for not having insurance, use this worksheet to estimate how much your tax penalty may be.

Estimate your penalty for 2015 using the worksheet below.

Examples are provided to the right.

<p>1</p> <p>Your yearly income \$ _____</p> <ul style="list-style-type: none"> • do you file taxes as an individual? subtract \$10,000 _____ • do you file taxes as a family? subtract \$20,000 _____ <p style="text-align: right;">= _____ LINE A</p> <p>Multiply by 0.02 _____ x 0.02</p> <p style="text-align: right;">= _____ LINE B</p>	<p>FOR EXAMPLE</p> <p>For a family with a yearly income of \$50,000</p> <p style="text-align: right;">\$ 50,000</p> <hr/> <p style="text-align: right;">- 20,000</p> <hr/> <p style="text-align: right;">= 30,000</p> <hr/> <p style="text-align: right;">x 0.02</p> <hr/> <p style="text-align: right;">= \$ 600</p>
<p>2</p> <p>How many adults are in your family? _____</p> <p>Multiply by \$325 _____ x \$325</p> <p style="text-align: right;">= _____ LINE C</p> <p>How many children are in your family? _____</p> <p>Multiply by \$162.50 _____ x \$162.50 LINE D</p> <p style="text-align: right;">= _____</p> <p>Add Line C and Line D _____ LINE E</p>	<p>For a family of 1 adult and 2 children</p> <p style="text-align: right;">1</p> <hr/> <p style="text-align: right;">x \$325</p> <hr/> <p style="text-align: right;">\$ 325</p> <hr/> <p style="text-align: right;">2</p> <hr/> <p style="text-align: right;">x \$162.50</p> <hr/> <p style="text-align: right;">= \$ 325</p> <hr/> <p style="text-align: right;">= \$ 650</p>
<p>3</p> <p>Which is bigger? Line B _____ or Line E _____ ? The bigger number is your estimated penalty.</p>	<p>Line B \$ 600</p> <p>Line E <u>\$ 650</u></p>

Note: This worksheet is used to estimate your tax penalty. Your actual penalty may be different. Contact a trusted tax professional to get more information.



Health Insurance Complaints & Appeals

You have health insurance to help pay for health care services that you need and to protect you from high medical bills. Sometimes, you and your insurance company may disagree on what you should pay and what they should pay. If your health insurer will not pay for something that you think is covered, you have the right to appeal. Insurers have to tell you why they have denied your claim or ended your coverage. The following information will help you file an appeal with your insurer or file a complaint against them.

START
HERE

Claim is filed to your health insurance company

When you go to the doctor or get medicine from the pharmacy, you or your doctor files a **claim** to your health insurance company. Often, your doctor or pharmacist does this automatically. Sometimes, you will have to file the claim by filling out a form and sending it to your insurer.



Insurance will pay the claim

Most of the time, your insurance company will pay the claim. This means that they will send money to the doctor if they filed the claim, or send money to you if you paid for your medical care already. The end! You don't have to do anything more.

Insurance says "No"

Sometimes, your health insurance company will say "No" to a claim or only pay for part of it. If that is the case, you have the right to **appeal**. There are two kinds of appeals—**internal appeal** and **external review**.



Filing an Internal Appeal

(See next page)

CLAIM

A claim is the formal process of asking your insurance company to pay for a health care service that you received.

APPEAL

"Appeal" means you ask the insurance company to reconsider its decision.

Can I get a tax credit for a Marketplace plan if my employer offers coverage?

Only if the premiums for your employer's lowest-cost plan are more than 9.5 percent (%) of your family's income.

1 First figure out 9.5% of your family's income:

My family income \$ _____ LINE A

Multiply my family income by .095 = _____ LINE B

Line B:
95% of my family's
income

2 Then figure out your premiums for a year:

The monthly premium for employer coverage \$ _____ LINE C

Multiply the monthly premium by 12 = _____ LINE D

Line D:
Premiums for a year

3 Can I get a tax credit?

Compare **line B** (95% of your family's income) and **line D** (your premiums for a year); which number is bigger?

Line B _____ Line D _____

If line B is bigger than line D:

No I can't get a tax credit because my premiums are less than 9.5% of my family income.

If line D is bigger than line B:

Yes I may get a tax credit because my premiums are more than 9.5% of my family income.

4 For more information, call:

Pranay Rana
prana@healthyfuturega.org
404-567-5016, Ext 4

It's time for the whole neighborhood to get insured!

Let us assist you.

Application assistance is FREE!

You may qualify to enroll in a health plan during the Special Enrollment Period if you recently got married, recently moved, lost job-based/state based health coverage, had a baby etc. Learn about your health insurance eligibility, options, costs, subsidies, penalties and exemptions.



WALK-IN HOURS 2015

DATE: July to August 2015, Every thursday *

TIME: 11:00 Am to 4:00 pm

PLACE: Switzer (central) Library

**Note: Assister will not be on site on public holidays*

BY APPOINTMENT

Call (404) 331-9981 or email prana@healthyfuture.ga to make an appointment.

DATE: Monday to Friday

TIME: during office hours, open 9 am to 5 pm

PLACE: Georgians for a Healthy Future
100 Edgewood Ave, Suite 1015,
Atlanta, GA 30303

Post Enrollment Workbook



- A take-home, interactive booklet for consumers after enrollment
- Allows consumers to learn important information that may not get covered during the enrollment appointment
- Consumers can fill in their own personal information, such as plan info, doctor's names, and medications

Enroll America's Get Covered Connector



Calculator

[Find Free Help](#)

Find Local Help

Need help with your health insurance application? Enter your ZIP code below to find appointments with local application assisters.



Enter Your ZIP Code:

Search Within:

Language:

[Search For Help](#)

- Find and schedule appointments with local assistance
- Appointment reminders
- Search for help by ZIP code, review their options, and schedule an appointment
- Ability to contact local assisters directly if they have questions or problems

Enroll America's Calculator



Calculator Find

Household Information

ZIP code

Estimated 2015 household income

Number of people in household

This number includes you and anybody you file jointly with or consider dependants on your taxes.

Number of people who need insurance

Calculate

- Consumers can easily see how much of a subsidy they may qualify for.
- Encourages enrollment
- Allows for a better understanding of prices

CMS Coverage to Care

FROM COVERAGE TO CARE



**Helping Consumers Choose
the Health Plan
That's Right for Them**

- Free materials from CMS
- Another resource to help consumers understand their benefits and coverage



Resources for Assisters

- Consumers Union
 - SBC explanation tool
 - Tax Credit tool
 - Consumer Health Choices Materials
- Families USA Enrollment Assister Resource Center
- RWJF Navigator Resource Guide
- Center on Budget and Policy Priorities—Beyond the Basics
- Putting Patients First Cost Calculator
- In the Loop

Consumers Union Tools

SBC Calculator

Insurance Company 1: Plan Option 1 Coverage Period: 01/01/2014 – 12/31/2014
 Summary of Benefits and Coverage: What this Plan Covers & What It Costs Coverage for: Individual + Spouse | Plan Type: PPO

- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is your share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use participating **providers** by charging you lower **deductibles, copayments and coinsurance amounts**.

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$35 copay/visit	40% coinsurance	_____ none _____
	Specialist visit	\$50 copay/visit	40% coinsurance	_____ none _____
	Other practitioner office visit	20% coinsurance for chiropractor and acupuncture	40% coinsurance for chiropractor and acupuncture	_____ none _____
	Preventive care/screening/immunization	No charge	40% coinsurance	_____ none _____
If you have a test	Diagnostic test (x-ray, blood work)	\$10 copay/test	40% coinsurance	_____ none _____
	Imaging (CT/PET scans, MRIs)	\$50 copay/test	40% coinsurance	_____ none _____

Questions: Call 1-800-[insert] or visit us at www.[insert].
 If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.[insert] or call 1-800-[insert] to request a copy.

2 of 8

Translation: the insurance company gets to decide how much it will pay for out-of-network care. You're responsible for the rest. It can be a lot.

Think about your own medical needs and look at the detail on pages 2-4 of the form to estimate what you can expect to pay for those specific services.

<http://www.consumerreports.org/health/resources/pdf/SBCinfo.pdf>

Consumers Union Tools

Tax Credit Tool--healthtaxcredittool.org

English | Español

ConsumerReports Health Tax Credit Tool Robert Wood Johnson Foundation

7 FAQs

Lower the cost of health insurance

with the Health Premium Tax Credit. This tax credit is a form of financial help for people who buy their own health insurance.

EXAMPLE:

MONTHLY PREMIUM:	\$400
MONTHLY TAX CREDIT:	-\$250
FINAL COST:	\$150



Would I Qualify?

Answer a few questions to learn more about the tax credit and if you might qualify.

- 1) Do you have Medicare?
 Yes No
- 2) Does your employer or your spouse's employer offer health insurance?
- 3) What state do you live in?
- 4) Tell us more about your family:

CONTINUE

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THIS HEALTH TAX CREDIT TOOL (THE "TOOL") IS BROUGHT TO YOU THROUGH A COLLABORATION OF THE ROBERT WOOD JOHNSON FOUNDATION AND CONSUMERS UNION, THE POLICY AND ADVOCACY ARM OF CONSUMER REPORTS (THE "TOOL SPONSORS"). THE TOOL REFLECTS CONSUMERS UNION'S CONSUMER TESTING OF TAX CREDIT INFORMATION, WHICH WAS FUNDED BY THE ROBERT WOOD JOHNSON FOUNDATION. THE TOOL AND THIS WEBSITE ARE PRESENTED AS A COURTESY, TO BE USED ONLY FOR GENERAL INFORMATIONAL PURPOSES AND ARE NOT REPRESENTED TO BE ERROR FREE. PLEASE CONSULT WITH YOUR HEALTH INSURANCE MARKETPLACE OR FIND A LOCAL PROFESSIONAL TO ASSIST YOU IN UNDERSTANDING YOUR OPTIONS.

THE TOOL SPONSORS MAKE NO REPRESENTATIONS OR WARRANTIES OF ANY KIND WITH RESPECT TO THE TOOL OR ANY OTHER CONTENT ON THIS WEBSITE, SUCH

Consumers Union Tools

Consumer Health Choices materials-consumerhealthchoices.org

Understanding
Healthcare Costs

Enrollment Assistance
Tools

Free Enrollment Assistance Tools

To assist consumers trying to use or shopping for health coverage, Consumer Reports has created these materials.

These handouts and worksheets explain key health insurance terms, and clarify how those terms apply to the insured person.

These PDF-format files are free, and can be viewed online, downloaded, or printed. If you're interested in receiving bulk copies, **please contact us**.

Marketplace Insurance : The big picture (Also: in **Spanish**)

Benefits of Health Insurance : What a health plan provides (Also: in **Spanish**)

Employer Coverage and Tax Credits : Explains when workers with employer coverage might still be eligible for health premium tax credits (Also: in **Spanish**)

Includes employee eligibility **worksheet**

Health Plan Networks : What happens out of network (Also: in **Spanish**)

Includes a network costs **worksheet**

Drug Formularies : Drug coverage and costs (Also: in **Spanish**)

Includes a drug costs **worksheet**

Co-insurance is a Percent : How to calculate your share (Also: in **Spanish**)

Co-pays are Fixed Dollar Amounts : How to find your fees (Also: in **Spanish**)

Summary of Benefits and Coverage: A standard form that can help you compare plans

This work is supported by a grant from the Robert Wood Johnson Foundation.

Also available online:

Health Law Helper: A free interactive tool that helps you get started (in English and Spanish)

Families USA

Enrollment Assister Resource Center


Our Picks: Navigator and Assister Resources

A [monthly slideshow](#) featuring the top resources for enrollment assister and navigator programs.

Slide 1/5
Tax Exemptions for Consumers without Health Coverage in 2015

Exemptions for Consumers without Health Coverage in 2015

The table below shows how consumers will be affected if they did not enroll in coverage: who may be subject to the fine, what opportunities individuals have to avoid the fine by applying for an exemption, and how to obtain an exemption. For more information and links to exemptions applications, consumers should visit <https://www.healthcare.gov/exemptions/>.



Population	Income (One below for 2015 Federal Filing Thresholds)	Action Required to Claim an Exemption from the Fine?	How to Claim an Exemption
Medicaid Gap Population (ineligible for Medicaid due to state's decision not to expand)	Income below the federal filing threshold	No (automatically exempt)	N/A
	Income above the federal filing threshold	Yes	1. Apply for coverage (generates exemption) 2. Claim a hardship exemption in 2016
Eligible for Premium Tax Credits	Income below the federal filing threshold	No (automatically exempt)	N/A
	Income above the federal filing threshold	Yes	1. Submit an application for an exemption through the marketplace

This [table](#) helps consumers figure out if the exemption from the fine for not enrolling in coverage in 2014. ([Enroll America](#))

Our Picks: Navigator and Assister Resources

A [monthly slideshow](#) featuring the top resources for enrollment assister and navigator programs.

Slide 2/5
Qualifying for Special Enrollment Periods

Am I experiencing a Qualified Life Event?
(Getting Health Insurance When Life Changes)

Hey.
Are things a little different?

Yep
So, are you with child?

Nope

Did you know that you can sign up for insurance in a health insurance marketplace anytime during the year if there are big changes in your life?
[#getcovered](#) and [#staycovered](#)

This [infographic](#) offers a humorous take on who qualifies for a special enrollment period to get health coverage under certain circumstances. ([Families USA](#))

familiesusa.org/initiatives/enrollment-assister-resource-center

Robert Wood Johnson Foundation

Navigator Resource Guide

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Center on Budget and Policy Priorities

Beyond the Basics SEP Guide

GUIDE TO SPECIAL ENROLLMENT PERIOD TRIGGERS AND TIMING

The Marketplace open enrollment period is the regular time each year when people can newly enroll in a plan or change to a different plan through the Marketplace (also known as an exchange). But certain events that occur during the year can trigger a special enrollment period (SEP), when a person may be able to newly enroll in a Marketplace plan or change to a different plan.

This chart is a reference tool for those who are helping people enroll in health coverage. Users of the chart should know:

- The chart focuses on the circumstances that trigger a SEP in the Marketplace. (People can only obtain federal premium tax credits and cost-sharing reductions if they enroll through the Marketplace.) Except where specified, the SEP triggering events listed in the chart apply in all states, regardless of whether the Marketplace is operated by the federal government or the state. States or State-Based Marketplaces (SBMs) may create additional special enrollment opportunities.
- Although the chart focuses on coverage in the Marketplace, most of the SEP triggering events listed in the chart also apply to the individual health insurance market outside of the Marketplace. The exceptions are those related to citizenship status, Indian status, and exceptional circumstances.
- An individual generally has 60 days from the triggering event to select a plan before the SEP ends. For some triggering events such as losing other coverage, a person also has 60 days prior to the event to select a plan. This can help people set up health coverage ahead of time so they don't experience a gap in coverage.
- Many SEPs are available when a "qualified individual" or that person's dependent (for SEP purposes) experiences the triggering event. Other SEPs are available only when an "enrollee" or the dependent of an enrollee experiences the triggering event. The chart separates which SEPs are available to qualified individuals and which SEPs are only available to enrollees or their dependents.

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In the Loop is designed for enrollment specialists working for non-profit organizations who are helping consumers enroll in health care.

This includes:

- Navigators
- In-person assisters
- Non-profit certified application counselors
- Community health center staff helping with enrollment and other providers
- Non-profit health and consumer advocates
- Staff who work at legal aid organizations
- Staff who work at protection & advocacy organizations
- Staff from other non-profit organizations

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In the Loop is a joint project of National Health Law Program and Community Catalyst.



NHeLP

Resources for Assisters

- Consumers Union
 - SBC explanation tool: consumerreports.org/health/resources/pdf/SBCinfo.pdf
 - Tax Credit Tool: <https://www.healthtaxcredittool.org/>
 - Consumer Health Choices Materials:
consumerhealthchoices.org/campaigns/health-insurance-literacy/#materials
- Families USA EA Resource Center
familiesusa.org/initiatives/enrollment-assister-resource-center
- RWJF - Navigator Resource Guide
rwjf.org/content/dam/farm/reports/reports/2014/rwjf408970
- CBPP Beyond the Basics - SEP Reference Chart
healthreformbeyondthebasics.org/wp-content/uploads/2015/06/SEP-Reference-Chart.pdf
- In the Loop
<http://enrollmentloop.org/search/site/georgia>

More to Come with GEAR!

Visit GEAR at www.healthyfuturega.org/gear to view resources and stay up to date!

What to expect from GEAR in the future

Weekly emails with a round of up relevant enrollment related information from various sources

Timely webinars on enrollment and post-enrollment topics



GHF's new website!
Launching by the end of the year

We want to hear from you!

Questions & feedback

What resources do you use
that we haven't included?

How can we make it
work for you?

What would you
like to see?

Thank you!

Contact us!

For questions about GEAR:

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