



Coverage to Care

Ashley Peddicord-Austin, MPH March 9, 2022





Agenda

Welcome & Logistics

Helping Consumers Make the Most of Their Health Coverage

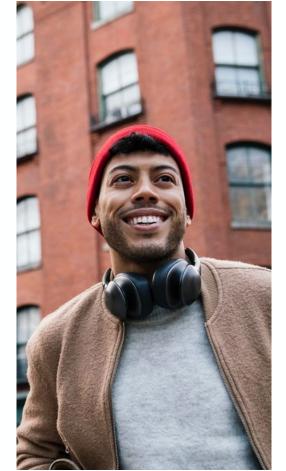
How to Get Involved

Question & Answer Session









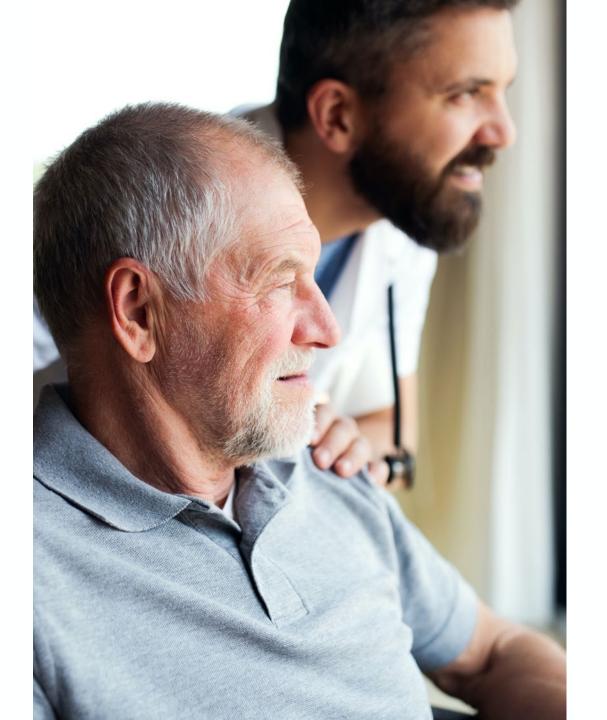
CMS Office of Minority Health

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 health care quality and access.



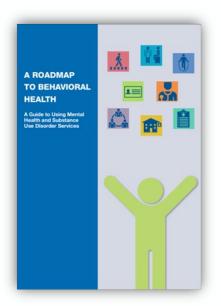
Coverage to Care (C2C)

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.

Visit go.cms.gov/c2c











C2C Resources

- 5 Ways to Make the Most of Your Health Coverage
- Prevention Resources
- Roadmap to Behavioral Health
- Manage Your Health Care Costs
- Enrollment Toolkit
- Partner Toolkit and Community Presentation











5 Ways to Make the Most of Your Health Coverage

- Quick reference material to start the journey from coverage to care.
- Available in Arabic, Chinese, English, Haitian Creole, Korean, Russian, Spanish, and Vietnamese.

Coverage to Care



My Health Coverage at-a-Glance

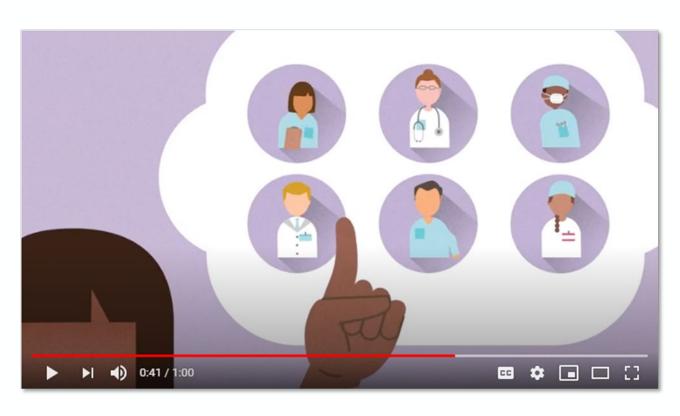
- Response to requests for personalized information
- Gathered feedback from partners
- Customize to the consumer

Includes:

- Plan Information
- Know what you pay for care
- Know where to go for care
- Dates to remember, notes

Coverage to Care

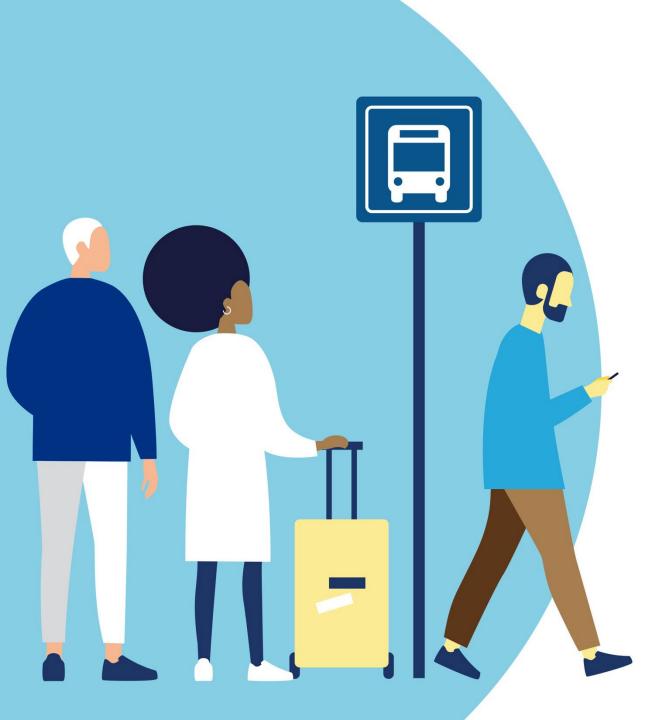
How to Maximize Your Health Coverage



Animated videos

- Confirm Your Coverage
- Know Where to Go for Answers
- Find a Provider
- Make an Appointment
- Fill Your Prescriptions

All available in English and Spanish



How to Use Health Coverage

Your ROADMAP to health



Start here

Put your health first

- your family.
- Maintain a healthy lifestyle at home, at work, and in the community.
- Get your recommended health screenings and manage chronic conditions.

Find a provider

Ask people you trust and/or

. Check your plan's list of

If you want to change.

· If you're assigned a

. If you're enrolled in

program for help.

providers.

do research on the Internet.

provider, contact your plan

Medicald or CHIP, contact

your state Medicald or CHIP

- In one place.
- . Staying healthy is important for you and

- · Keep all of your health information





need It.

Decide if the provider is right for you

. Did you feel comfortable with the provider you saw?

Make an appointment · Mention if you're a new patient or have

· Give the name of your insurance plan

and ask if they take your insurance. . Tell them the name of the provider

you want to see and why you want an

· Ask for days or times that work for you.

Be prepared for your visit

Bring a list of questions and things to

. Bring someone with you to help if you

Know your family health history and make

discuss, and take notes during your visit.

· Have your insurance card with you.

a list of any medicines you take.

been there before.

appointment.

- · Were you able to communicate with and understand your provider?
- · Did you feel like you and your provider could make good decisions together?
- . Remember: It is okay to change to a different provider!

Next steps after your appointment

- · Follow your provider's instructions.
- Fill any prescriptions you were given, and take them as directed.
- · Schedule a follow-up visit if you need one.
- Review your explanation of benefits and pay your medical bills.
- . Contact your provider, health plan, or the state Medicald or CHIP agency with any questions.

Roadmap to **Better Care**

- Explains what health coverage is and how to use it to get primary care and preventive services
- Consumer tools:
 - Insurance card
 - Primary care vs. Emergency care
 - Explanation of Benefits
- Available in 8 languages, Tribal version, Customizable version
- Currently being updated; check the C2C website for the latest version

Understand your health coverage

- . Check with your insurance plan or state Medicald or CHIP program to see what services are covered.
- · Be familiar with your costs (premiums, copayments, deductibles, co-insurance).
- · Know the difference between In-network and out-of-network.





Know where to go for care

- . Use the emergency department for a lifethreatening situation.
- . Primary care is preferred when it's not an emergency.
- . Know the difference between primary care and emergency care.

CMS Product No. 11814 June 2014

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Visit marketplace.cms.gov/c2c for more information.

Coverage to Care

1. Put Your Health First

- Staying healthy is important for you and your family.
- Maintain a healthy lifestyle at home, at work, and in the community.
- Get your recommend health screenings and manage chronic conditions.
- Keep all of your health information in one place.
- While coverage is important, there's no substitute for living a healthy lifestyle.







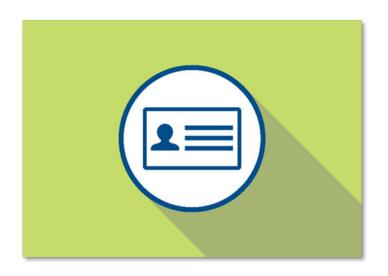


"Put Your Health First" Prevention Resources

- Available for Men, Women, Adults, Babies,
 Children, and Teens
- Focus on prevention and healthy living, and can be shared with consumers, reposted online, printed or ordered.

2. Understanding Your Health Coverage

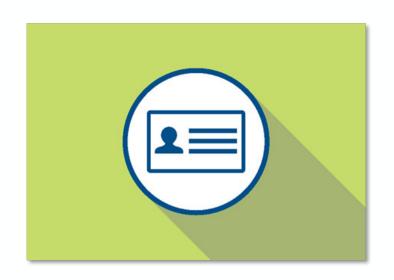
- Review your plan to see what services are covered.
- Know the difference between in-network and out-of-network.
- Understand your out of pocket costs.
- Understand key insurance terms
 - **Premium** is a payment made, usually monthly, to an insurance company for your coverage.
 - **Deductible** is the amount you owe for health care services before your plan will start paying for your care. Note: May not apply to all services.
 - Copayment (Copay) is a fixed amount you pay for a covered health care service or supply. For example, \$15 for a doctor visit.
 - **Coinsurance** is your share (a percent) of the costs of a covered service. For example, if your coinsurance is 20%, and the service cost \$100, you pay \$20.



2. Understanding Your Health Coverage Cont.

- You should receive a membership package and insurance card from your health plan or your state Medicaid or CHIP program.
 - If you can't read or understand it, call and ask them to explain it to you.





3. Know Where to Go for Care

- Although you can get health care from many different places, it's best for you to get routine care and recommended preventive services from a primary care provider.
- If you have an emergency or life-threatening situation, call 9-1-1.
- There are big differences between visits to your primary care provider and visits to the emergency department, such as cost, time spent waiting for care, and follow up.



3. Know Where to Go for Care Cont.

Primary Care Provider	Emergency Department
Go when you feel sick and when you feel well	Only go when you're injured or very sick
Pay your primary care copay	Likely pay a copay, co-insurance, and have to meet your deductible
Call ahead to make an appointment	Show up when you need to and wait until they can get to you
Usually see the same provider every time	See the provider who is working that day
Provider will usually have access to your health records	Provider probably won't have access to your health records

4. Find a Provider

- A primary care provider (PCP) is who you'll see for most health problems. They will also work with you to get your recommended screenings, keep your health records, help you manage chronic conditions, and link you to other types of providers if you need them.
- A specialist will see you for certain services or to treat specific conditions. These include: cardiologists, psychologists, allergists, etc.
- You may need a referral from your PCP before you go to a specialist in order to have your health plan pay for your visit.



4. Find a Provider Cont.

Key Points for Consumers

1. Identify providers in your network

 Call your insurance company or state Medicaid and CHIP program or look at their website to find providers in your network who take your health coverage.

2. Ask around

 Ask your friends or family if they have providers they like and what they like about them.

3. Pick a provider

 Call the provider's office and ask questions. (e.g., Is the provider accepting new patients or patients with your health coverage?)

4. Give them a try



5. Make an Appointment

- When you make your appointment, have your insurance card or other documentation handy and know what you want.
- Mention:
 - Your name and if you're a new patient
 - Why you want to see the provider
 - The name of your insurance plan
 - The name of the provider you'd like to see
 - If you have a specific need (like translation or accessible medical equipment)
 - The days and times that work for you



6. Be Prepared for Your Visit

- If this is your first visit to a new provider or you are using new health coverage, you will need to bring a few things with you:
 - Insurance card or other documentation
 - Photo identification
 - Completed forms
 - Your copay, if you have one. Ask for a receipt for your records.
- It is important to show up early for your appointment.



6. Be Prepared for Your Visit Cont.

- The staff may ask you to fill out additional forms and to read over their privacy policy, which tells you how they will keep your information private.
- If you need to change your appointment, **contact your provider's office as soon as possible** to avoid costs.
- When you see your provider, it is helpful to share your family health history, any available medical records, medications you are taking, and questions or concerns you may have about your health.



6. Be Prepared for Your Visit Cont.

- You should be able to answer questions like these before you leave your provider's office:
 - How is my health? What can I do to stay healthy?
 - What do I do next? Do I need blood work or another test?
 - If I need to take medicine, when do I take it and how much do I take? Are there any side effects? Is a generic option available?
- Ask your provider for written materials you can take home and read.
 Don't leave until all of your questions have been answered and you understand what to do next.



7. Decide if the Provider is Right for You

- Your health and well-being are important and personal.
 You should have a provider that you can work with, trust, and feel comfortable talking to.
- If you were assigned a provider and you want to try someone else, call your health plan or go to their website to make that change.



7. Decide if the Provider is Right for You Cont.

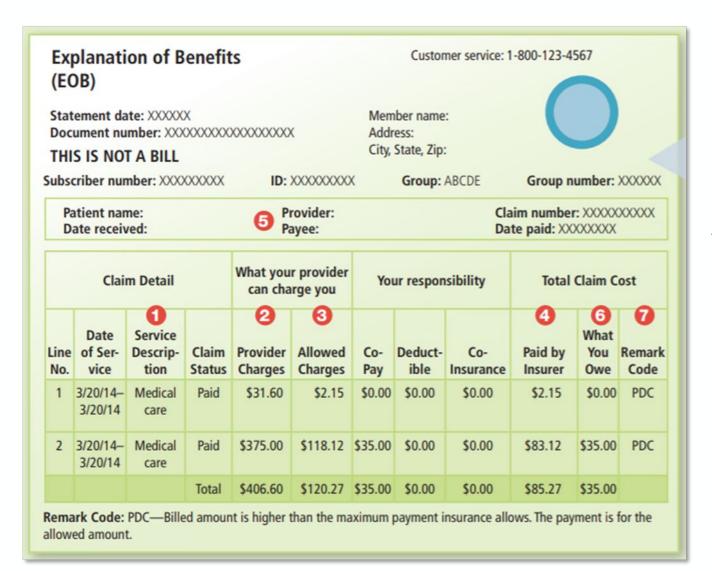
- Did your provider pay attention to what you had to say and speak in a way that made you comfortable?
- Did they provide any assistance you asked for? Could you move around in the office and use the medical equipment without barriers?
- Did you feel you were treated fairly by your provider and the office staff?
- Could you contact your provider or the office staff if you needed to ask a question?



8. Next Steps

- Follow through with your provider's recommendations.
- After you visit your provider, you may receive an Explanation of Benefits (EOB) from your insurer.
- Pay your bills and keep any paperwork.
- Fill any prescriptions you need.
- If you have questions between visits, call your provider.





Explanation of Benefits

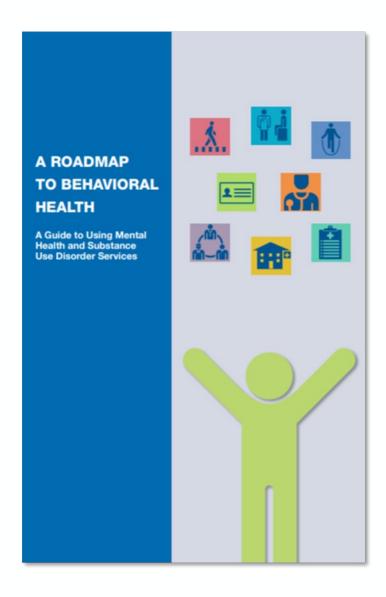
It's a summary of health care charges from the care you or those covered under your policy received.

It is NOT A BILL!

Coverage to Care

Roadmap to Behavioral Health

- Should be used with the Roadmap to Better Care and a Healthier You to understand how to use health coverage to improve mental and physical health
- This guide adds to the 8 steps of the Roadmap to give important information about behavioral health.
- Also available in Spanish





New Resources on COVID-19 and Telehealth go.cms.gov/c2ccovid19

Visit: go.cms.gov/c2ccovid19

En Español

CMS Equity Plan for Medicare

From Coverage to Care

C2C Consumer Resources

COVID-19 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

Rural Health

Advancing Health Equity R & D

Health Observances

Webinars & Events

Health Equity Award

C2C COVID-19 Resources

From Coverage to Care (C2C) has released new resources on the 2019 Novel Coronavirus (COVID-19) and health coverage for you and your family. Click on the resources below for more information and share these with your family members, loved ones, patients, and communities.



Coronavirus and Your Health Coverage: Get the Basics (PDF)

Learn how to protect yourself and your family during COVID-19 with tips for staying healthy. This resource also has information about what health services are typically covered under Medicare and Marketplace plans and additional resources.

This resource is available in eight languages:

- English (PDF)
- (PDF) ال عباية / Arabic
- · Chinese / 中文 (PDF)
- <u>Haitian Creole / Kreyòl Ayisyen</u> (PDF)
- Korean / 한국어 (PDF)
- Russian / Русский (PDF)
- Spanish / Español (PDF)
- Vietnamese / TIÉNG VIÈT (PDF)



Stay Safe: Getting the Care You Need, at Home (PDF)

Get tips for how to stay healthy during COVID-19 with information about scheduling health appointments from home and planning ahead for prescriptions.

This resource is available in eight languages:

- English (PDF)
- (PDF) ال عرب بة / Arabic
- · Chinese / 中文 (PDF)
- Haitian Creole / Kreyòl Ayisyen
 (PDF)
- Korean / 한국어 (PDF)
- Russian / Русский (PDF)
- Spanish / Español (PDF)
- Vietnamese / TIÉNG VIÈT (PDF)

Shareable Resources









Social Graphic 1 / English

Social Graphic 2 / English

Social Graphic 3 / English

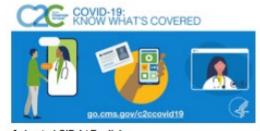




Animated GIF 1 / English

Animated GIF 2 / English





Animated GIF 3 / English

Animated GIF 4 / English







Coronavirus and Your Health Coverage:

Get the Basics

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This resource talks about how to protect yourself and your family. It also provides an overview on updates from Medicare, the Marketplace, and other information for consumers looking for information on health coverage and staying healthy during the COVID-19 pandemic.

Coverage to Care

HealthCare.Gov Special Enrollment Periods



Some life changes can allow you enroll in a plan for the first time or change your plan. Answer a few questions to find out if you can enroll in or change your coverage.

Stay Safe: Get the Care You Need, at Home





Stay Safe: Getting the Care You Need, at Home focuses on how people can stay healthy within their home.

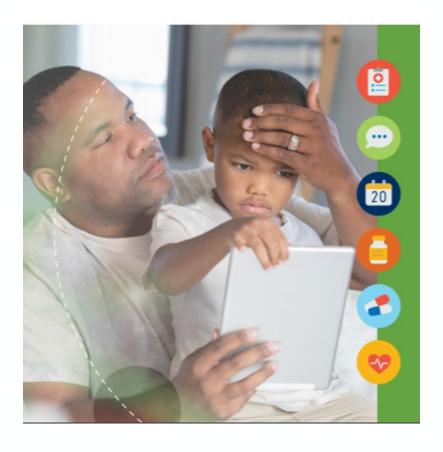
This resource gives an overview of telehealth, managing ongoing health conditions, prescriptions, and other tips.

Coverage to Care

Telehealth: What to Know for Your Family



TELEHEALTH: WHAT TO KNOW FOR YOUR FAMILY



Telehealth Basics

- What is telehealth
- Types of Services
- Behavioral Health
- Types of visits (video, audio)

Steps to Using Telehealth

- How to schedule an appointment
- Health coverage information
- Prepare for your appointment
- What to expect
- What to do after your appointment

C2C Telehealth page: go.cmsgov/c2ctelehealth

C2C Telehealth Resources



In response to the increased use and expanded coverage of telehealth during the COVID-19 pandemic, From Coverage to Care (C2C) has released new resources to support patients and providers in making the most of virtual care. Click on the resources below and share this information with your communities.



Telehealth: What to Know for Your Family (PDF)

Patients can find out the types of care they can receive through telehealth, how to prepare for an appointment, what to expect during a visit, and more.

This resource is available in eight languages:

- English (PDF)
- Korean / 한국어 (PDF)
- (PDF) أن عرب به / Arabic /

Russian / Русский (PDF)

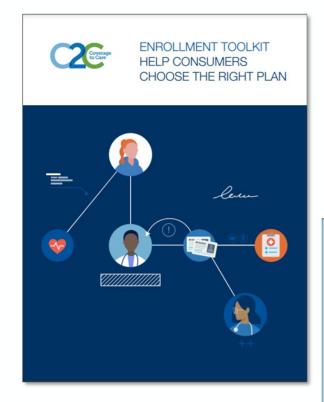
· Chinese / 中文 (PDF)

- Spanish / Español (PDF)
- Haitian Creole / Kreyòl Ayisyen (PDF)
- Vietnamese / TIÉNG VIÉT (PDF)



Environmental 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







How to Get Involved

Using C2C Resources

Start the Conversation. Use the Roadmap as a tool to help people understand their new coverage and understand 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 as they journey to better health and well-being.

Personalize It. You know your community. Consider adding local resources and information.



Who in your community is using C2C resources?

- Congressional Offices
- Voter Rights Organizations
- Legal Aid Societies
- Universities
- United Way
- SHIP Counselors
- Primary Care Associations
- Dialysis Facilities
- Ryan White Providers
- Justice System
- Community Health Centers

- Hospitals
- Insurance Companies
- State and County Health Departments
- Area Agencies on Aging
- Tribal Organizations
- Assisters and Brokers
- Libraries
- Faith-Based Organizations

How To Get Involved

Use the Partner Toolkit

- Ideas on how to get involved: events to host in your community, sample text to use in a blog, newsletter, social media posts and graphics, and a web badge.
- All available in English and Spanish

Use the C2C Community Presentation

- Overview of the Roadmap and all 8 steps, including slides, script, and a handout
- Available in English and Spanish

Order and share C2C resources at no cost to your organization. Send stories to coveragetocare@cms.hhs.gov.

Get Involved in From Coverage to Care



ABOUT FROM COVERAGE TO CARE

Thank you for your interest in From Coverage to Care (C2C). There are many ways to get involved!

WHY IS THIS INITIATIVE SO IMPORTANT?

In the United States, an estimated 12.7 million people signed up for coverage in the 2016 Open Enrollment, allowing them to gain or renew access to the health coverage they need. Enrolling in a health plan is only the initial step. The next step is to make the most of that coverage to maintain and improve health.

Developed by the Centers for Medicare & Medicaid Services (CMS), C2C aims to help people with health coverage, whether through an employer, Medicare, Medicaid, the Marketplace, or another type of health coverage, understand their benefits and connect to primary care and to preventive services, so they can live a long and healthy life. As part of the initiative, CMS has created resources in multiple languages, free of charge to your organization and consumers, to help health care professionals and national and community organizations support consumers as they navigate their coverage.

WAYS TO COLLABORATE

BECOME A PARTNER

Your support is vital to help consumers make the most of their coverage and access preventive services to support their health goals. Getting involved is simple. Contact us at <a href="mailto:support:suppor

SHARE THE TOOLS

Whether you represent an organization or are an individual community advocate, you can be part of an important effort to improve the health of our nation. We encourage you to share C2C resources in churches, clinics, health systems, and in your community settings.

.cms.gov/c2c #Cove

Visit productordering.cms.hhs.gov





THANK YOU



Visit our website:

go.cms.gov/c2c

Contact us:

coveragetocare@cms.hhs.gov

C2C Listserv:

http://bit.ly/CMSOMH