Connecting Communities with Health Insurance: Public Libraries and the Affordable Care Act

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Introduction

Public libraries have a long-standing commitment to providing access to and information about government services. In today's digital world, this frequently means connecting patrons with e-government resources. According to the Public Library Funding & Technology Access Survey, 96.6% of libraries help patrons apply for e-government services. In addition, 70.7% of libraries assist patrons with completing e-government forms (Information Policy & Access Center, 2012). People come to the library looking to file taxes, apply for unemployment benefits, enroll in Medicare, research citizenship requirements, and discover information about numerous other government topics. The public turns to libraries to fill these needs for a number of reasons. The main reason is because they lack access to computers and Internet at home (Bertot, 2013). Thirty-eight percent of American households and 53% of rural households do not have high-speed Internet access (Information Policy & Access Center, 2012). For these individuals, public libraries are often the only resources available for free access to the Internet and e-government services.

Although controversial, The Affordable Care Act (ACA) is essentially an e-government service that provides new opportunities for public libraries to assist their patrons. The ACA designates the creation of the Health Insurance Marketplace as a place where consumers can apply for health insurance plans, research their options, and enroll in health insurance. During open enrollment, applications were accepted by phone and mail, but the preferred method was to apply online at healthcare.gov. Staff at the Jeffersonville Township Public Library (JTPL) recognized that many of our patrons would turn to the library to provide access to healthcare.gov and to assist with the application process.

According to the United States Census Bureau, Clark County, IN had 16,004 uninsured residents in 2012, which represented 16.7% of the county population (2012). The percent of uninsured people in Clark County was similar to the 16.6% uninsured across the state of Indiana (United States Census Bureau, 2012). For this first open enrollment period, no Federal Navigators were located within JTPL's service area. When the Health Insurance Marketplace opened, the four Federal Navigators located in Indiana had not started conducting outreach.

Affiliated Service Providers of Indiana, Inc. (ASPIN) and United Way Worldwide later offered education and enrollment assistance in Clark County, but these services were not initially available. Based on the population served and the lack of Federal assistors located in Southern Indiana, JTPL predicted high demand for assistance with the Affordable Care Act.

Getting Started

In response to the anticipated demand, a staff member was chosen by the Jeffersonville Township Public Library as the coordinator for our Affordable Care Act assistance. After researching the law, It was determined that the first step was to become certified to assist consumers with the Marketplace application. Since Indiana utilizes the Federal Marketplace, an individual must be certified through the Centers for Medicare & Medicaid Services (CMS) as either a Federal Navigator or Federal Certified Application Counselor (CAC) before helping the public apply for health coverage. The Federal Navigator program provides grant money to organizations to conduct health insurance education, outreach, and enrollment in their communities. Unfortunately, JTPL did not discover the details of this program until after the application deadline. At that point, the best option for the library was to become a CAC organization and train a staff member to become a CAC. Certified Application Coordinators perform many of the same functions as Federal Navigators, but they do not receive federal funds and are not required to conduct outreach like Navigators are. The application to become a CAC organization is available on the CMS website.

The Certified Application Counselor training is free and conducted entirely online, which makes it quite convenient for time- and money-strapped public libraries. It consisted of several modules to complete and two exams to pass. The training focused on health insurance basics, an overview of the Marketplace, the health insurance application process, and privacy and security standards.

Shortly after the Marketplace officially opened,we received notification from the Indiana Department of Insurance that a staff member needed to become a certified Indiana Navigator in order to be in compliance with state law. Unfortunately, the CAC training never mentioned the possibility of additional state certification requirements, so this development came as a surprise.

The Indiana Department of Insurance was exceedingly cooperative and allowed JTPL to continue assisting patrons while we completed the Indiana Navigator application and training requirements.

The Indiana Navigator certification is completely separate from the Federal Navigator grant-funded program. Anyone who assists consumers with the Federal Marketplace application within the state of Indiana must be certified as an Indiana Navigator. Additionally, since JTPL employed someone who assists the public with https://www.healthcare.gov applications, the library is required to be certified as an Application Organization. The details of the Indiana Navigator and Application Organization requirements can be found on the Indiana Department of Insurance website. In general, an Application Organization must register with the state, pay the non-refundable application fee, report all Indiana Navigators working on their behalf, and disclose any conflicts of interest.

To become an Indiana Navigator, an individual must submit the application, pay the non-refundable application fee of $50 for Indiana residents or $100 for non-residents, complete pre-certification training, pass the Indiana Navigator certification exam, and disclose any conflicts of interest. As this description shows, becoming an Indiana Navigator was more expensive and time-consuming than completing the Certified Application Counselor certification process.

Assistance in Action

After determining the appropriate certification requirements, we were ready to plan how we would assist patrons with the Affordable Care Act. Based on interactions with the public, it was clear that many people were confused about the new healthcare law and did not know how it would directly affect them. Therefore, we initially focused on providing small-group informational sessions. During these classes, an overview of the Affordable Care Act, penalties for not having health insurance, the basics of the Health Insurance Marketplace, financial assistance for purchasing insurance, and where to go for additional assistance were discussed. In addition to the small-group sessions, a staff member offered drop-in assistance once a week and individual appointments for people who could not attend the scheduled options. The drop-in assistance did not require registration and was a good option for patrons who preferred not to schedule appointments.

Since only one staff member certified to assist consumers with their health insurance applications, the rest of the library staff referred patrons to that staff member. From the beginning of October through the end of March, staff stayed rather busy answering questions and working one-on-one with patrons. In total, 348 patrons were assisted during the open enrollment period. Chart 1 shows the number of patrons assisted each month. There were many questions about the ACA during October, but the healthcare.gov website issues prevented many people from actually completing health insurance applications.

As expected, there was a surge in demand for appointments in December, because many consumers needed new healthcare plans before January 1, 2014. March was definitely the busiest month, especially toward the end of the month as the March 31, 2014 deadline approached. The demand for assistance was higher than initially anticipated, and the library received a good return on its investment in training and staff time.
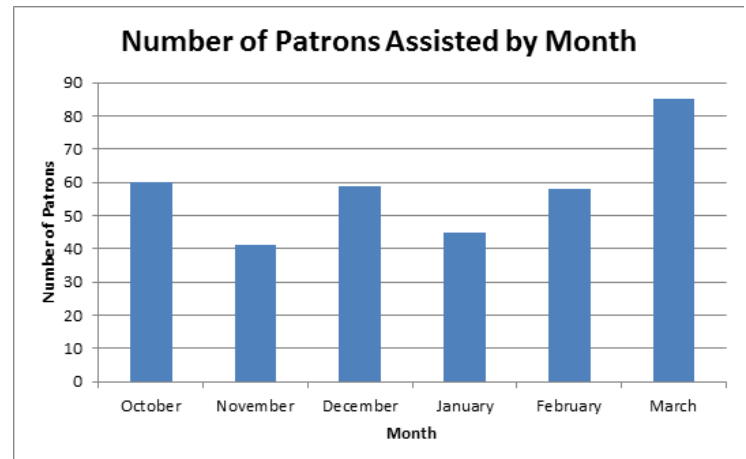
Chart 1: Number of Patrons Assisted by Month

Although JTPL experienced high demand for its ACA programs, the library faced several challenges during the open enrollment period. The process of becoming a certified Indiana Navigator was costly, and unfortunately, there is no state funding available to help cover these expenses. Thankfully, JTPL has a supportive director and library board who strongly believed in the importance of offering ACA-assistance services to our library patrons. Although the federal government does not provide grants to Certified Application Counselors, the financial burden of this program was much lower, because it does not cost money to apply or to complete the CAC training. Because only one staff member was certified to assist patrons, it was not always possible to have a trained staff member present to assist patrons. It was understandably frustrating at times for patrons to call or visit the library when assistance was unavailable to answer ACA questions. The only way to prevent a similar situation in the future would be to add more certified staff members, which would require another significant expenditure in time and money. Additionally, there are numerous privacy and security requirements to keep in mind when assisting people with health insurance matters. The CAC and Indiana Navigator trainings emphasized these requirements, however implementing them in a public space like a library was challenging at times. Helping patrons away from the public computer lab and reference desk was the best way to minimize other people overhearing sensitive information. Additionally, it was important not to retain any personally identifiable information from the patrons assisted.

Lessons Learned

The first open enrollment period was an exciting process for JTPL. Throughout this time we learned several important lessons. We discovered that many people do not understand the differences among Certified Application Counselors, Federal Navigators, Indiana Navigators, and insurance agents. In particular, it is essential to be open with people about what you can and cannot do based on your certification. For example, as a CAC and Indiana Navigator, our certified staff member was not allowed to give advice about selecting an insurance plan. It was explained to patrons that we could examine the insurance plans with them and explain what the complex language meant, but could not advise them about which plan would be the best choice. Additionally, it is helpful to be aware of organizations that offer assistance with Medicaid enrollment. Here in Clark County, we have a Family Health Center that serves as a Medicaid Enrollment Center. We focused on assisting people with the healthcare.gov application and referred individuals to the Family Health Center if they wanted to apply directly to Indiana Medicaid.

Since this was the Health Insurance Marketplace's first time in operation, there were various issues to be resolved and frequent changes occurring. It was essential to remain alert to changing deadlines, application requirements, system upgrades, and other miscellaneous modifications. The Centers for Medicare & Medicaid Services (CMS), the organization that manages the CAC program, had extremely beneficial emails and webinars designed to inform assisters about upcoming changes related to the Affordable Care Act. In terms of JTPL programming, we found that the informational sessions were best before and at the start of open enrollment when people are looking for general information about the Health Insurance Marketplace and the ACA. One-on-one assistance had more demand, and people were more interested in completing their applications and selecting health insurance plans. During February and March, we stopped offering the small-group classes and increased the amount of walk-in assistance available for patrons. The demand for assistance was so high that we offered as many walk-in times as possible, varying the times and days of the week to fit with various schedules. The lessons learned from this first open enrollment period will allow JTPL to provide even better Affordable Care Assistance in the future.

Summary

Public libraries are already well-attuned to assisting patrons with e-government services. The Affordable Care Act provides a new opportunity for Indiana libraries to serve the public by providing high-speed Internet access to healthcare.gov and facilitating health insurance enrollment on the Federal Marketplace. The Jeffersonville Township Public Library identified the need to have a staff member certified to assist consumers in southern Indiana.

Through individual appointments, small-group informational sessions, and drop-in assistance times, JTPL's assistance programs were successful in helping 348 patrons during the open enrollment period. The initial training and certification requirements required time and money, but those expenditures were worth being able to assist patrons with the new Affordable Care Act.

References

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