

TRAINING AND EMPLOYMENT NOTICE	NO. 13-16
	DATE November 4, 2016

TO: STATE WORKFORCE AGENCIES
STATE WORKFORCE ADMINISTRATORS
STATE WORKFORCE LIAISONS
STATE AND LOCAL WORKFORCE BOARD CHAIRS AND DIRECTORS
STATE LABOR COMMISSIONERS
AMERICAN JOB CENTERS
RAPID RESPONSE COORDINATORS
ALL EMPLOYMENT AND TRAINING ADMINISTRATION GRANTEES

FROM: PORTIA WU 
Assistant Secretary

SUBJECT: 2017 Health Insurance Marketplace Open Enrollment Period

1. **Purpose.** This notice is to inform the public workforce investment system about available health insurance coverage options during the Health Insurance Marketplace Open Enrollment period beginning on November 1, 2016 and ending on January 31, 2017, and to offer potential opportunities to refer job seekers and workers to information about how and where to sign up for coverage.
2. **Background.** Open Enrollment is the period of time during which eligible individuals can enroll in a Qualified Health Plan through the Health Insurance Marketplace. Individuals can enroll directly through the Marketplace online at www.HealthCare.gov or by calling the Marketplace Call Center at 1-800-318-2596/1-855-889-4325 (TTY).

For health coverage starting on January 1, 2017, individuals must choose a plan by December 15, 2016. Individuals enrolling between December 16, 2016 and January 31, 2017 will have their coverage start at a later date.

Under the WIOA authority 134(c)(2)(A), local areas are providing information to clients about Federally-funded programs, such as Medicaid, Temporary Assistance for Needy Families (TANF), or Supplemental Nutrition Assistance Program (SNAP). Providing information about Open Enrollment for the Marketplace is similar and allowable under WIOA 134(c)(2)(A).

To prepare the public workforce system for Open Enrollment, the Employment and Training Administration circulates a yearly Training and Employment Notice (TEN) (See TEN 02-13, TEN 13-14, and TEN 15-15). These resources and other educational materials are available for workforce development professionals who connect individuals to supportive services to assist them with referring clients to the Marketplace during Open Enrollment. Frontline staff and managers in the public workforce system serving job seekers and workers are encouraged to inform clients about the Marketplace options and refer individuals to the Marketplace and/or organizations that can help assist clients with enrollment.

**EMPLOYMENT AND TRAINING ADMINISTRATION
U.S. DEPARTMENT OF LABOR
WASHINGTON, D.C. 20210**

3. **Options Available.** The Department of Labor suggests that state workforce agencies (SWAs), state and local workforce development boards (WDBs), American Job Centers (AJCs) and grantees share information with job seekers and workers about Marketplace coverage options available during Open Enrollment, as appropriate. Below are potential opportunities the public workforce system can consider to raise awareness:

- **Emphasize the Importance of Health Coverage During Intake:** AJC intake staff are strongly encouraged to integrate information about the availability of affordable health coverage options through the Marketplace during the orientation and/or intake process.
- **Email to Jobseekers:** AJCs are strongly encouraged to distribute emails to AJC clients as a standalone email, part of newsletter distribution, alerts, or where appropriate. We strongly recommend sending this email to AJC job seekers the week of December 12th and the week of January 23rd, leading up to two key enrollment deadlines. Suggested language is attached.
- **Update Web Sites:**
 - Display widgets and badges that link to the Health Insurance Marketplace.
 - Post brochures and fact sheets about the Marketplace on the Web site; and
 - Display Marketplace logo as computer screensaver and/or welcome screen. Widgets, badges, and logos in English and in Spanish can be found at <http://marketplace.cms.gov/outreach-and-education/widgets-and-badges.html>;
- **Update Call Centers:** Provide recorded messages with information referring job seekers and workers to the 24/7 Marketplace Call Center number, **1-800-318-2596** or **1-855-889-4325** for the hearing impaired, or www.HealthCare.gov, while callers are on hold. Two suggested messages could read as follows:

“It’s Open Enrollment at HealthCare.gov. That means, if you—or someone you care about—needs health insurance, now is your chance to find a plan that fits your needs and budget. Visit www.HealthCare.gov.”

“Did you know that last year more than 8 out of 10 people who signed up for health coverage at HealthCare.gov qualified for financial help to make their coverage more affordable? Most people found plans available for under \$75 dollars a month. Visit www.HealthCare.gov or call 1-800-318-2596 to learn more.”

- **Share Resources with Job Seekers and Workers** (more information on how to access resources to share is attached):
 - Distribute Marketplace brochures and fact sheets to clients;
 - Display Marketplace posters in prominent places;
 - Dedicate computer(s) in a resource room for enrollment signup and post signage to highlight availability of the “Health Care Corner”; and
 - Connect jobseekers and workers in need of insurance to any of the following:

- Local Navigators or Assisters, found at:
<https://localhelp.healthcare.gov/#intro>
- www.HealthCare.gov for general marketplace information
- Marketplace toll free number **1-800-318-2596/1-855-889-4325 (TTY)** to speak with a trained customer service representative 24 hours a day, 7 days a week.

In addition to the above options, the public workforce system can also partner with other groups seeking to provide information on affordable health care options:

- **Coordinate Outreach Activity with Navigators and Assisters:** Connect with local navigators and assisters to create a pipeline for referrals for clients who need health insurance. Navigators may also reach out to AJCs to give presentations about the Marketplace and to provide one-on-one enrollment assistance. To find a Navigator or assister near you, visit <https://localhelp.healthcare.gov>.
 - **Contact HHS Regional Office:** HHS hosts ten Regional Offices that directly serve state and local organizations. The Regional Offices are a good resource for staying up-to-date on ACA outreach efforts in the community and to facilitate connections with local navigators. To contact an HHS Regional Office, please visit <http://www.hhs.gov/about/agencies/regional-offices/index.html>.
4. **Inquiries.** Information about the Marketplace is available at www.HealthCare.gov and questions can be directed to a trained customer representative at the Marketplace Call Center (**1-800-318-2596/1-855-889-4325 TTY**).
 5. **Attachments.** Suggested email language for jobseekers and Marketplace resources.

Sample email. Below is a sample email that can be sent to AJC job seekers. These emails are most effective around deadlines. For Open Enrollment, the two important deadlines are: (1) December 15, 2016, the deadline for coverage starting January 1, 2017; and (2) January 31, 2017, the deadline for Open Enrollment in 2017. Therefore, we strongly recommend sending this email to AJC job seekers the week of December 12th and the week of January 23rd.

When sending this email the week of January 23rd, references to the December 15th deadline should be replaced with references to the January 31st deadline, and references to coverage starting January 1st should be changed to refer to coverage in 2017.

Subject Line: Need Health Insurance? What you need to know:

[First Name],

If you – or someone you know – needs health insurance, now's your chance to sign up for quality and affordable coverage. The December 15 deadline for coverage is coming soon.

More than 8 out of 10 consumers who sign-up at HealthCare.gov **qualify for financial help** to make coverage affordable. Most consumers can find plans with monthly premiums for **less than \$75 per month** thanks to financial assistance.

Visit HealthCare.gov now to find health insurance that meets your needs and budget.

Free, expert help is also available in person or by phone. Call 1-800-318-2596 for confidential assistance 24/7 or visit <https://localhelp.healthcare.gov/#intro> to find free in-person help in your community.

Remember: The Deadline for January 1st coverage is December 15th. **Enroll today.**

Official Health Insurance Marketplace Resources. Educational resources, in English and Spanish, to assist state workforce agencies, WDBs, AJCs, and grantee staff are available online. AJCs may download brochures, fact sheets and posters electronically. A small number of printed materials can also be requested at no charge by visiting <http://productordering.cms.hhs.gov/>.

Below is a list of key resources and links to access them.

- A One-Page Guide to the Health Insurance Marketplace (<http://marketplace.cms.gov/outreach-and-education/get-covered-a-one-page-guide-to-the-marketplace.pdf>) which gives a quick look at the most important things to know about the Health Insurance Marketplace.
- About the Health Insurance Marketplace brochure (<http://marketplace.cms.gov/outreach-and-education/about-the-marketplace-english.pdf>) which gives a general overview of the Health Insurance Marketplace.
- Things to Think About When Choosing a Health Plan brochure (<http://marketplace.cms.gov/outreach-and-education/things-to-think-about-when-choosing-a-plan.pdf>) which provides information to help individuals select a Marketplace plan that will meet their needs and budget.
- Key Dates for the Health Insurance Marketplace fact sheet (<https://marketplace.cms.gov/outreach-and-education/11660-key-dates-in-the-marketplace.pdf>) which outlines key enrollment and coverage dates.
- Marketplace application checklist (<http://marketplace.cms.gov/outreach-and-education/marketplace-application-checklist.pdf>) which provides information about what people need to have on hand to apply for coverage in the Marketplace.
- 5 Steps to Staying Covered through the Marketplace (<https://marketplace.cms.gov/technical-assistance-resources/logo-and-infographics/5-steps-to-staying-covered.pdf>) which provides information on renewing coverage or changing insurance plans.
- More information and resources on the Health Insurance Marketplace are also available at the following Web sites:
 - Marketplace Home Page for Professionals: If you are a professional learning about the Marketplace and helping people apply, visit <http://marketplace.cms.gov/> to get the latest resources.
 - Marketplace Home Page for Consumers: If you are ready to learn about and buy health insurance through the Marketplace, visit www.HealthCare.gov, the official Marketplace Web site for individuals and small businesses.
 - Marketplace Resources Web Page: All official resources can be found at <https://marketplace.cms.gov/outreach-and-education/outreach-and-education.html>