

TRAINING AND EMPLOYMENT NOTICE	NO. 15-15
	DATE November 20, 2015

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 GRANTEEES

FROM: BYRON ZUIDEMA /s/ for PORTIA WU
 Assistant Secretary

SUBJECT: 2016 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, 2015 and ending on January 31, 2016, 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 individuals who are eligible to enroll in a Qualified Health Plan can enroll in a plan in the Health Insurance Marketplace. During the three-month open enrollment period, individuals are able to enroll in a public and private health insurance option 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)**.

In October 2013, key components of the Affordable Care Act (ACA) went into effect, most importantly the opening of the Health Insurance Marketplace. The Marketplace is a “one-stop” shop for consumers and small businesses to compare private health insurance options (also called qualified health plans). Through the Marketplace, consumers and small business can get answers to questions, find out if they are eligible for a tax credit that lowers monthly premiums and cost-sharing reductions (amounts that lower out-of-pocket costs for deductibles, coinsurance, and copayments) for private insurance or health programs like Medicaid and the Children’s Health Insurance Program (CHIP), and enroll in health plans that meets their needs. To help inform individuals and small businesses about the new health insurance options, the U.S. Department of Health and Human Services (HHS) launched www.HealthCare.gov with tools, videos, and other educational resources.

For individuals already enrolled in Marketplace, coverage ends for 2015 Marketplace plans on December 31, 2015. To continue health coverage in 2016, individuals can renew their current health plan or choose a new health plan through the Marketplace during the 2016 Open

Enrollment period. Additionally, for new coverage starting on January 1, 2016, the last day for individuals to enroll in or change plans is December 15, 2015.

After Open Enrollment, individuals may qualify to enroll in private coverage through the Marketplace only if they experience certain life events such as losing job-based coverage, Consolidated Omnibus Budget Reconciliation Act (COBRA) expiration, moving to a new state, leaving incarceration, certain changes in income, and changes in family size (for example, if an individual marries, divorces, or has a baby). Individuals may also apply for Medicaid and Children's Health Insurance Program coverage year round through the Marketplace at www.HealthCare.gov.

Under the Workforce Innovation and Opportunity Act (WIOA) Sec. 134(c)(2)(A)(ix)(I), "provision of information, in formats that are usable by and understandable to one-stop center customers, relating to the availability of supportive services or assistance, including child care, child support, medical or child health assistance under title XIX or XXI of the Social Security Act ..." is among the career services provided by local areas. 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 ACA would be similar and allowable under WIOA 134(c)(2)(A).

To prepare the public workforce system for Open Enrollment, the Employment and Training Administration posted [Training and Employment Notice \(TEN\) No. 02-13](#) on July 29, 2013 and [Training and Employment Notice \(TEN\) No. 13-14](#) on November 7, 2014. 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.

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 for qualifying individuals, 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.
- Share Resources with Job Seekers and Workers:
 - Distribute Marketplace brochures and fact sheets to clients;
 - Display Marketplace posters in prominent places;
 - Dedicate computer(s) in resource room for enrollment sign-up and post signage to highlight availability of the "Health Care Corner"; and
 - Connect jobseekers and workers in need of insurance to www.HealthCare.gov or the 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.

- 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. A suggested script for a recorded message is attached.
 - Coordinate Outreach Activity with Navigators and Assisters: Connect with the local navigator organization to obtain information about easily accessible locations where clients can receive in-person assistance. Navigators deliver in-person outreach, education, and enrollment assistance to consumers and also may be available to give a presentation about the Marketplace at an event and provide one-on-one enrollment assistance at a location where public workforce system clients are served. To find a Navigator or assister near you, visit <https://localhelp.healthcare.gov>.
 - Inform Front Line Staff about Certified Application Counselor Opportunity: If appropriate, advise staff to become a Certified Application Counselor (CAC), a non-navigator assister trained to help jobseekers or workers look for health coverage options through the Marketplace, including helping them complete eligibility and enrollment forms. All certified application counselors are required to complete 5 hours of web-based training. Each organization must submit an application with the Centers for Medicare and Medicaid Services to become designated as a “CAC organization before staff can complete the web-based training. Please visit <http://marketplace.cms.gov/technical-assistance-resources/assister-programs/cac-apply.html> to apply.
 - 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. **Official Health Insurance Marketplace Resources.** Educational resources, in English and Spanish, to assist state workforce agencies, WIBs, 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/key-dates-for-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-infographic.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>
5. **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).
6. **Attachment.** Marketplace phone message script