

TRAINING AND EMPLOYMENT NOTICE	NO.	2-13
	DATE	July 29, 2013

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

FROM: ERIC M. SELEZNOW
Acting Assistant Secretary

SUBJECT: Preparing for the New Health Insurance Marketplace Coverage Options

1. **Purpose.** This notice is to inform the public workforce investment system about the new insurance coverage opportunities in the new Health Insurance Marketplace as part of the Affordable Care Act (ACA), and to outline potential opportunities to assist job seekers and business customers about how and where to sign up for coverage.
2. **Background.** Beginning in October 2013, key components of the Affordable Care Act will take effect, most importantly the opening of the Health Insurance Marketplace. The Marketplace will be a “one-stop” shop for consumers and small businesses to compare qualified health plans, get answers to questions, find out if they are eligible for financial assistance for private insurance or health programs like Medicaid and the Children’s Health Insurance Program (CHIP), and enroll in a health plan that meets their needs. Starting in October 2013, individuals and small businesses will be able to enroll in health insurance directly through the Marketplace website (www.healthcare.gov) or by calling a toll-free phone hotline (1-800-318-2596/ TTY 1-855-889-4325).

To help inform individuals and small business about the new health insurance options coming available, the U.S. Department of Health and Human Services (HHS) launched an updated www.healthcare.gov with new tools, videos, and other resources to help individuals learn about the Marketplace and a new toll-free line for individuals (1-800-318-2596/ TTY 1-855-889-4325) open 24 hours a day, seven days a week, with translation services available for 150 languages. These resources and other educational materials are also intended to assist professionals who connect individuals to supportive services with Marketplace referral information.

3. **Options Available.** Frontline staff and managers in the public workforce system have an opportunity to help educate uninsured job seekers and workers about the new health care law, so that these individuals are able to make informed decisions about the health care coverage

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U.S. DEPARTMENT OF LABOR
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that best meets their needs. The Department of Labor suggests that state and local workforce investment boards (WIBs), American Job Centers (AJCs) and grantees share information on the Health Insurance Marketplace with job seekers and workers, as appropriate. Below are potential opportunities the workforce system can consider to raise awareness on the new insurance options coming available through the Affordable Care Act:

- **Share Resources with Job seekers and Workers:**
 - 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;
 - Display posters on the Marketplace in prominent places;
 - Distribute brochures and fact sheets on the Marketplace to clients; and
 - Order brochures and posters as needed at no cost through <http://productordering.cms.hhs.gov/>;
- **Update Web sites:** Display widgets and badges that link to information on the Health Insurance Marketplace via www.healthcare.gov from workforce system Web sites;
- **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;
- **Train Front Line Staff:** Watch a webinar overview of the accomplishments of the Affordable Care Act and a basic introduction to the Marketplace highlighting who is eligible and how the Marketplace will work. Webinar training can be accessed at <http://marketplace.cms.gov/training/get-training.html>.

4. **Official Health Insurance Marketplace Resources.** AJCs will have the opportunity to order materials, such as brochures, posters, and other educational resources at no cost through <http://productordering.cms.hhs.gov/> and these materials are also available electronically at <http://marketplace.cms.gov/getofficialresources/publications-and-articles/publications-and-articles.html>. There are also several resources available, in English, Spanish, and other languages, to assist state workforce agencies, WIBs, and grantee staff in providing information on the Health Insurance Marketplace for jobseekers and others who may benefit. Some of these resources include:

- About the Health Insurance Marketplace brochure (<http://marketplace.cms.gov/GetOfficialResources/Publications-and-articles/about-the-marketplace-english.pdf>) which gives a general overview of the Health Insurance Marketplace.
- Things to Think About When Choosing a Plan brochure (<http://marketplace.cms.gov/GetOfficialResources/Publications-and-articles/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.

- Get Ready to Enroll in the Marketplace fact sheet (<http://marketplace.cms.gov/GetOfficialResources/Publications-and-articles/get-ready-to-enroll-in-the-marketplace.pdf>) which provides information to let people know what they can do before open enrollment begins to prepare to apply.
- Key Dates for the Health Insurance Marketplace fact sheet (<http://marketplace.cms.gov/GetOfficialResources/Publications-and-articles/key-dates-for-the-health-insurance-marketplace.pdf>) which outlines key dates including getting help, enrolling, and coverage start dates.
- How the Marketplace Works infographic (<http://marketplace.cms.gov/GetOfficialResources/Logo-and-infographics/how-marketplace-works-4-steps.pdf>) which explains the 4 steps individuals and families go through when they apply and enroll in the Marketplace.
- Marketplace application checklist (<http://marketplace.cms.gov/GetOfficialResources/Publications-and-articles/marketplace-application-checklist.pdf>) which provides information about what people need to have on hand to apply for coverage in the Marketplace.
- More information and resources on the Health Insurance Marketplace are also available at the following Web sites:
 - Center for Medicare & Medicaid Services (CMS) Health Insurance Marketplace Home Page: If you are a professional learning about the Marketplace and helping people apply, visit <http://marketplace.cms.gov/> to get the latest resources.
 - Healthcare.gov Home Page: If you are a job seeker or worker ready to learn about and buy health insurance through the Marketplace, visit the official Marketplace Web site for individuals and small businesses.
 - Marketplace Resources Web Page: All official resources can be found at <http://marketplace.cms.gov/getofficialresources/publications-and-articles/publications-and-articles.html>.

5. **Webinar on Resources for American Job Centers**. State workforce agency, WIB, AJC and grantee staff may attend a webinar specifically designed to help educate partners about the Health Insurance Marketplace and provide referral information. This webinar will provide an overview of the Marketplace and discussion on utilizing resources for education and outreach. The webinar will be scheduled in August. Watch <https://www.workforce3one.org/page/webinars> for details on the date and time.

6. **Frequently Asked Questions.** FAQs can be found at <https://questions.cms.gov/faq.php?id=5005&rtopic=1993>
7. **Inquiries.** Information about the Health Insurance Marketplace is available at **1-800-318- 2596/1-855-889-4325** (TTY) or www.healthcare.gov.
8. **Attachments.** Marketplace phone message script.

Marketplace Interactive Voice Response (IVR) Scripts

IVR Teaser Messages

- **English Message:** If you would like to hear information about the new Health Insurance Marketplace, please press X, all other callers, please continue to hold.
- **Spanish Message:** Si desea escuchar información sobre el Mercado de Seguros Médicos de la Ley del Cuidado de Salud a Bajo Precio, por favor marque X, todas las demás llamadas, por favor continúe esperando en la línea.

IVR Messages

- **English Message:** Need health insurance? Starting in October, more Americans than ever will qualify to get coverage that fits their needs and budget – are you one of them? Get ready today for the new Health Insurance Marketplace. Visit Healthcare.gov or call 1-800-318-2596 to learn more.
- **Spanish Message:** ¿Necesita un seguro médico? A partir de octubre, más estadounidenses calificarán para obtener una cobertura que se adapte a sus necesidades y presupuesto. ¿Es usted uno de ellos? Prepárese hoy para el nuevo Mercado de Seguros Médicos. Para aprender más visítenos en CuidadoDeSalud.gov o llame 1-800-318-2596 para más información.