



TEXAS HOSPITAL ASSOCIATION

Consumer Assistance in the New Health Insurance Marketplace: What Texas Hospitals Need to Know

The Patient Protection and Affordable Care Act introduces some of the most extensive changes to the health care system since the implementation of the Medicare and Medicaid programs in the 1960s. At stake is new health insurance coverage for upwards of three million Texans.

Given the vast number of changes taking place in eligibility, processes for accessing coverage, and types of coverage available, hospitals will need to take a proactive role in educating consumers about the new health insurance marketplace. Impartial, objective, and patient-centered education and assistance are essential for getting uninsured Texans enrolled in the best coverage for which they are eligible. As trusted health care providers in their communities, Texas hospitals are an ideal source of such information.

There are several ways that Texas hospitals can provide assistance and education to the hundreds of thousands of Texans who, beginning Oct. 1, will be purchasing health insurance coverage possibly for the first time. This fact sheet briefly describes three options. For more detailed information, see THA's online guide for hospitals, www.tha.org/marketplace.

Certified Application Counselors

- Hospitals **apply** to HHS to be designated as Certified Application Counselors and complete online training.
- Listed on federally facilitated exchange website as a designated consumer assistance organization.
- CACs ensure that staff and volunteers who provide consumer assistance complete required training and comply with privacy and security laws.
- Provide free in-person information to consumers about all available health coverage options and assist them with applying for and enrolling in qualified health plans and insurance affordability programs.
- May provide more extensive consumer assistance.

Champions for Coverage

Spread the message about the new Marketplace through:

- Social media
- Publications
- Public service announcements
- Media coverage
- Educational sessions
- Webinars and conference calls
- Enrollment fairs



Learn about the Health Insurance Marketplace and your new coverage options.



Infórmese acerca del mercado de seguros médicos y sus nuevas opciones de cobertura.

HealthCare.gov • CuidadoDeSalud.gov • 1-800-318-2596

Navigators

- Paid positions; grant funded through HHS. Awards announced Aug. 15.
- Eight organizations will serve as Navigators in Texas.
- No Texas hospitals were awarded a Navigator grant.
- Consumer assistance services similar to those of CACs but have additional requirements, including providing outreach and culturally and linguistically appropriate services.



TEXAS HOSPITAL ASSOCIATION

Texas Hospital Association
1108 Lavaca, Suite 700
Austin, Texas 78701-2180
www.tha.org