



Tuesday's Tip

information provided by Adriaance Memorial Library to make your life a little bit easier

Health Insurance Marketplace –update on the Affordable Care Act

July 16, 2013

October 1, 2013 marks the beginning of the enrollment period (Oct. 2013-Mar. 2014) for health insurance plans for individuals and families under the new Affordable Care Act (ACA) –aka Obamacare. Small business plans (SHOP) have been delayed a year.

As was announced during the ALA Annual Conference in Chicago, the federal Institute of Museum and Library Services (IMLS) and the Centers for Medicare and Medicaid (CMS) will be working together to help connect citizens to information about health coverage options, and to *trained* 'navigators' who will assist them with enrollment. They are developing online resources for libraries (training materials, not consumer information) and working on the specifics of connecting libraries to local resources, so that we can help guide the public to needed information.

OCLC WebJunction will be hosting a FREE WEBINAR “ **Libraries & Health Insurance: Preparing for October 1” on Friday July 26, 2013 from 12 noon to 1:00 pm. You can register for the webinar at:
http://www.webjunction.org/events/webjunction/Libraries_and_Health_Insurance_Preparing_for_October_1.html

This webinar will provide information about plans to provide library staff with online resources to respond to increased patron information needs related to the Affordable Care Act. It **will be archived and available on-demand**, along with an FAQ which will be updated as information becomes available.

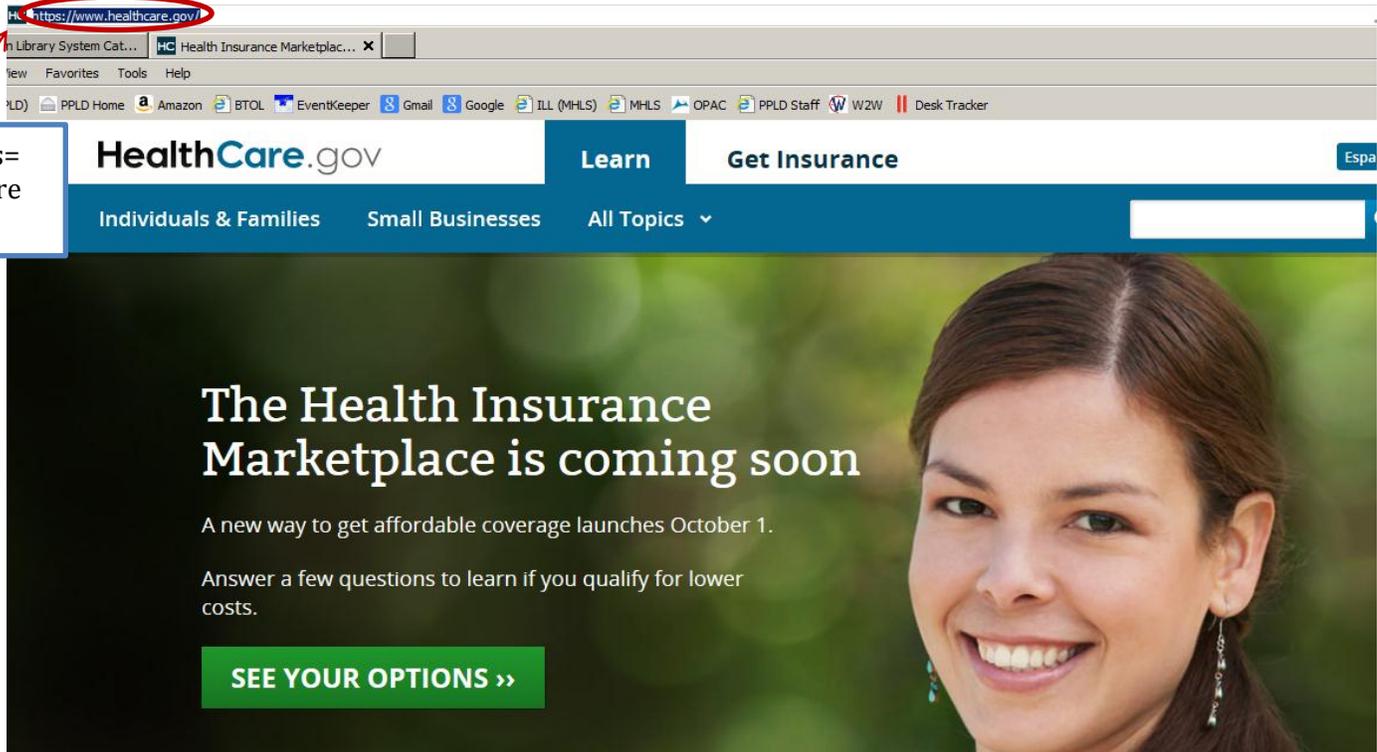
In addition:

- WebJunction has created a sign-up opportunity for anyone interested in receiving *updates*:
<http://www.webjunction.org/explore-topics/ehealth/get-involved.html>
- CMS encourages libraries to post their info widget to library websites(if you manage your own website) , which will lead users directly to official info. Here are direct links to the Widgets:
<http://marketplace.cms.gov/getofficialresources/widgets-and-badges/mp-badges-english.html> ... for English and
<http://marketplace.cms.gov/getofficialresources/widgets-and-badges/mp-badges-spanish.html> ... for Spanish
- Visit healthcare.gov, the *primary* tool for delivering information to Americans about their healthcare options.

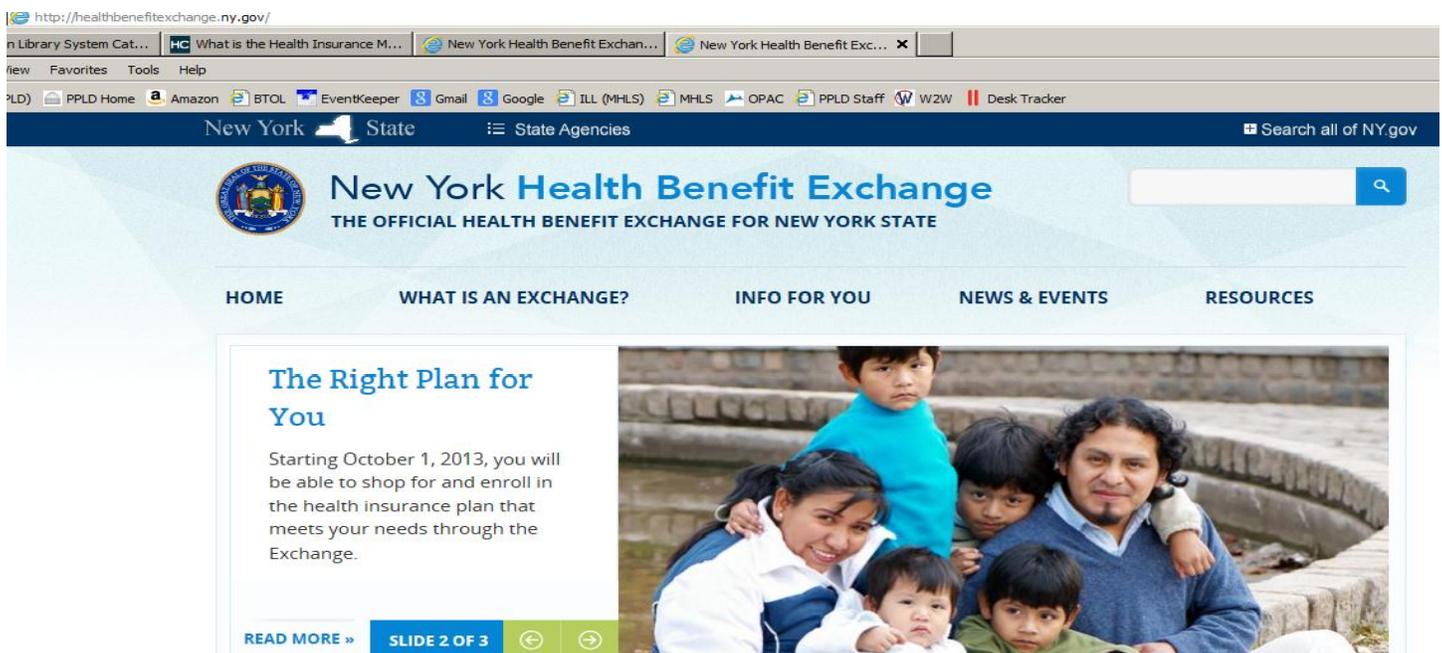
“We know that people rely on libraries to meet information needs, but ... like any service or resource a library offers, the decision needs to be made locally on how to respond to the types of questions and requests that will arise. It may be that a library only has the capacity to direct patrons to the healthcare.gov website or refer the patron to a local health services organization. Other libraries will partner with local organizations that are working on the ACA to offer information sessions for the public, using meeting room space in the library. And some may provide private meeting space and public access computers to help 'Navigators' and Assisters work with patrons on understanding their options and completing forms. Each library will need to decide how to approach these needs in the community.” <http://www.webjunction.org/news/webjunction/libraries-and-the-health-insurance-marketplace.html>

(PPLD is working on community partnerships. We are currently working with the Dutchess County Departments of Health and Social Services--so far. **Don't hesitate to network with local and county groups in your area!**)

The nationwide site, [HealthCare.gov](http://www.healthcare.gov), is the best place to go for **general** information about the Health Care Law and Marketplace. Library staff should be familiar with this key resource! A brief, confidential screening questionnaire helps direct people to existing federal programs if they qualify based on disability, age and/or income (i.e.- Medicare/ Medicaid).



For those New York State residents who are **not** covered by existing *federal* health care programs, there is a specific site for New Yorkers to go to: [The New York Health Benefit Exchange](http://healthbenefitexchange.ny.gov). Instead of HealthCare.gov, most New Yorkers will use this website to identify the Health Insurance Plans available, compare the plans, and apply for coverage. Enrollment will begin October 1, 2013 — though we are already fielding questions at our library!



The screenshot shows the New York Health Benefit Exchange website. The main heading is "New York Health Benefit Exchange" with the subtitle "THE OFFICIAL HEALTH BENEFIT EXCHANGE FOR NEW YORK STATE". Navigation tabs include HOME, WHAT IS AN EXCHANGE?, INFO FOR YOU, and NEWS & EVENTS. The "Enrollment Support" section contains two paragraphs of text. A red box highlights the first paragraph, and a red arrow points to it from the left. A dropdown menu on the right lists New York counties, with "Columbia" selected. The second paragraph of the enrollment support text states: "This website will be updated to announce the availability of other assistors in communities across New York State. These will include Navigators, In-Person Assistor, agents and brokers, and certified application counselors. They will be able to answer your questions, help you apply for health plans available through the Exchange, and determine eligibility for financial support to help with the cost of coverage. Call center operators also will be available, in multiple languages, who can enroll you in the Exchange."

Enrollment Support

Groups in your community are available to help you apply for reduced-cost health insurance through New York State programs such as Medicaid and Child Health Plus. These facilitated enrollers will help you select a health plan, fill out the application and submit the necessary documents. In many cases, assistance is available evenings and weekends. To find the nearest location where help is available, use the toolbar at the right to sort by county.

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Adirondack Health Institute