

Health Insurance Change Package

Rationale: Health insurance is a key determinant of access to health care and health status. Currently in the United States, there are over 36 million individuals living without health insurance, consisting largely of mothers and children.¹ Compared to women with insurance, uninsured women have lower usage of important preventive services such as prenatal care, mammograms and Pap tests and are more likely to forgo medical services due to cost. The uninsured are also more likely to receive a lower standard of care when they are in the health system, and have poorer health and birth outcomes.² Furthermore, when parents have health insurance, children are more likely to be insured.³



The Affordable Care Act (ACA) expands health care coverage opportunities for women, children, and families through the Health Insurance Marketplace (Marketplace) and Medicaid expansion. All plans offered in the Health Insurance Marketplace include essential health benefits such as coverage for pregnancy, maternity, and newborn care; mental health and substance use treatment; prescription drugs; preventive and wellness services; chronic disease management; and pediatric services.⁴

In addition to maternity and childbirth services being essential health benefits and therefore covered by all qualified health insurance plans, having a baby qualifies one for a Special Enrollment Period (SEP). This means women are eligible to enroll in or change their health coverage plan even if it is outside the open enrollment period, and coverage is effective the day the baby is born. Furthermore, by law, women are eligible for health coverage for maternity and childbirth services even if they were pregnant before enrolling into the Marketplace. Healthy Start grantees play an important role in ensuring Healthy Start women and children have health insurance by providing education on the importance of health care and assisting participants in enrolling in and obtaining health insurance to support access to prenatal care, postpartum care, newborn care and other preventive care.⁵

Purpose/Objective: This change package provides recommended strategies and a selection of resources and evidence-based practices to aid Healthy Start grantee organizations, partners, and their staff in promoting the importance of health insurance, and helping Healthy Start participants obtain health insurance and understand what services are covered. **Healthy Start Screening Tools**, available on the Healthy Start Epic Center website and referenced in the change package strategies, can be used to assist in comprehensive and consistent assessment of Healthy Start participant needs and standardized data collection to support monitoring and reporting on Healthy Start benchmarks.

¹ CDC. National Center for Health Statistics. NCHS Health Insurance Data. NCHS Factsheet. October 2015. <http://www.cdc.gov/nchs/data/nhis/earlyrelease/earlyrelease201506.pdf>

² The Henry J. Kaiser Family Foundation. Women's Health Insurance Coverage. Factsheet. January 2016. <http://kff.org/womens-health-policy/fact-sheet/womens-health-insurance-coverage-fact-sheet/>

³ Association of Maternal and Child Health Programs. Who Will be Covered for What in 2015 and Beyond? September 2015. <http://www.amchp.org/Policy-Advocacy/health-reform/resources/Documents/MCHCoverageandBenefitsFINAL.pdf>

⁴ U.S Centers for Medicare & Medicaid Services. What Marketplace health insurance plans cover. Health benefits and coverage. April 2016. <https://www.healthcare.gov/coverage/what-marketplace-plans-cover/>

⁵ U.S. Centers for Medicare & Medicaid Services. Health coverage if you're pregnant or plan to get pregnant. April 2016. <https://www.healthcare.gov/what-if-im-pregnant-or-plan-to-get-pregnant/>

Healthy Start Change Package Strategies for Health Insurance

Healthy Start Program Goal: Increase the proportion of Healthy Start women and child participants with health insurance to 90% (reduce uninsured to less than 10%).

Level of Strategy	Strategy	Select Resources & Evidence-Based Practices
<p>Program Level</p>	<p>Build Capacity to Increase Access to Health Insurance</p> <ul style="list-style-type: none"> ➤ Provide training to build Healthy Start grantee staff knowledge and proficiency in health insurance coverage and eligibility for women and children, particularly during the perinatal period. ➤ Train designated Healthy Start grantee staff as health insurance subject matter experts. ➤ Establish a process in your program or workflow to screen Healthy Start participants on whether they have health insurance. <ul style="list-style-type: none"> ▪ KEY QUESTION: Please tell me what kind of health insurance you have? ➤ Build and strengthen coordination and collaboration with your state’s Title V Maternal and Child Health Program and other community partnerships to develop and/or advance comprehensive health coverage, including clinical-community linkages for Healthy Start participants. 	<ul style="list-style-type: none"> • National Center for Medical-Legal Partnership • AMCHP • The Catalyst Center • Medicaid & CHIP coverage • The Affordable Care Act: A Working Guide for MCH Professionals
	<ul style="list-style-type: none"> ➤ Educate Healthy Start grantee staff on ACA requirement for health insurers to offer certain preventive health services free of co-pays or coinsurance, well-woman visits, contraception and contraceptive counseling. 	<ul style="list-style-type: none"> • Health Cares About IPV Screening and Counseling Toolkit • Getting the Coverage You Deserve: What to Do If You Are Charged a Co-Payment, Deductible, or Co-Insurance for a Preventive Service
<p>Individual & Family Level</p>	<p>Assess Health Insurance Status and Facilitate Enrollment</p> <ul style="list-style-type: none"> ➤ Screen all Healthy Start participants to determine insurance status and if uninsured, determine if they qualify for health insurance, what their options are, and what assistance may be available to them. <ul style="list-style-type: none"> ▪ KEY QUESTION: Please tell me what kind of health insurance you have? <ul style="list-style-type: none"> – Refer to the <i>Healthy Start Screening Tools</i> for key questions 	<ul style="list-style-type: none"> • From Coverage to Care • Health Insurance Marketplace • Medicaid & CHIP coverage • AMCHP • The Affordable Care Act: A Working Guide for MCH Professionals • Healthy Start Screening Tools

Level of Strategy	Strategy	Select Resources & Evidence-Based Practices
	<ul style="list-style-type: none"> ➤ Assist Healthy Start participants in enrolling in and obtaining health insurance to support access to prenatal care, postpartum care, newborn care, and other preventive care. ➤ Provide health insurance application assistance for Healthy Start participants including enrollment brokers and language services. 	
	<ul style="list-style-type: none"> ➤ Educate Healthy Start participants on health care plans and what they offer free of cost. <ul style="list-style-type: none"> ▪ KEY MESSAGING: Under the Affordable Care Act, women’s preventive services are required to be covered. This includes: <ul style="list-style-type: none"> – Breastfeeding support, supplies, counseling services; – Screening for interpersonal and domestic violence; – Screening for gestational diabetes; – DNA testing for high risk strains of HPV; – Counseling for sexually transmitted infections; – Screening for HIV; – Contraceptive methods and counseling; and – Well woman visits. 	<ul style="list-style-type: none"> • New Benefits for Breastfeeding Moms: Facts and Tools to Understand Your Coverage under the Health Care Law • Health Insurance Marketplace • Getting the Coverage You Deserve: What to Do If You Are Charged a Co-Payment, Deductible, or Co-Insurance for a Preventive Service • The Affordable Care Act: A Working Guide for MCH Professionals
	<ul style="list-style-type: none"> ➤ Provide Healthy Start participants with resources on the importance of preventive services. ➤ Provide Healthy Start participants with resources and instructions on how to call insurance companies, file an appeal, and provide letter templates for common scenarios. 	<ul style="list-style-type: none"> • From Coverage to Care • New Benefits for Breastfeeding Moms: Facts and Tools to Understand Your Coverage under the Health Care Law • Health Insurance Marketplace
Community Level	Increase Awareness and Promotion of Health Insurance Coverage for Women and Children Among Community Organizations and Partners	
	<ul style="list-style-type: none"> ➤ Partner with community based organizations and businesses that serve women, children and families likely to be uninsured to raise awareness on eligibility 	<ul style="list-style-type: none"> • National Center for Medical-Legal Partnership • The Catalyst Center • AMCHP

Level of Strategy	Strategy	Select Resources & Evidence-Based Practices
	<p>for health insurance coverage and the application processes.</p> <ul style="list-style-type: none"> ➤ Coordinate with partners to analyze insurance coverage, eligibility gaps, and benefits for MCH populations in your state and per the ACA. ➤ Coordinate with community partners to promote and/or advocate for state expansion of CHIP eligibility for children. ➤ Partner with local Health Insurance Marketplace Consumer Assistance programs to connect Healthy Start individuals to coverage. 	<ul style="list-style-type: none"> • Medicaid & CHIP coverage

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*This change package can be accessed electronically: <http://healthystartepic.org/healthy-start-approaches/improve-womens-health/>