

HEALTH INSURANCE

HEALTHY START PERFORMANCE MEASURE



Healthy Start Benchmark:

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

Rationale

Having health insurance is a key determinant of access to health care and health status. 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.

Although uninsured rates are decreasing in the U.S., disparities persist within race, income, and age groups. Under the Affordable Care Act, many women not previously insured now qualify for health insurance (including Medicaid and Marketplace coverage) but may not realize this, and may need assistance in accessing it. 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.

This Resource Sheet 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.



Developed by JSI for the Healthy Start EPIC Center



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Program Level Strategy

Build Capacity to Increase Access to Health Insurance

Strategies

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 enrollment assisters.

Establish a process in your program or workflow to screen Healthy Start participants on whether they have health insurance.

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.

Educate Healthy Start grantee staff on ACA requirement for health insurers to offer certain preventive health services free of co-pays or coinsurance, including well-woman visits, contraception and contraceptive counseling.

Select Resources & Evidence-Based Practices

[National Center for Medical-Legal Partnership](#)

[The Catalyst Center](#)

[Medicaid & CHIP coverage](#)

[The Affordable Care Act: A Working Guide for MCH Professionals](#)

[Families USA](#)

[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](#)



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Individual & Family Level Strategies

Assess Health Insurance Status and Facilitate Enrollment

| Strategies | Select Resources & Evidence-Based Practices |
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| <p>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.</p> <p>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.</p> <p>Provide health insurance application assistance for Healthy Start participants including enrollment brokers and language services.</p> | <p>From Coverage to Care</p> <p>Health Insurance Marketplace</p> <p>Medicaid & CHIP coverage</p> <p>The Affordable Care Act: A Working Guide for MCH Professionals</p> <p>Healthy Start Screening Tools</p> |
| <p>Educate Healthy Start participants on health care plans and what they offer free of cost (including well visits and preventive services).</p> | <p>New Benefits for Breastfeeding Moms: Facts and Tools to Understand Your Coverage under the Health Care Law</p> <p>Health Insurance Marketplace</p> <p>Getting the Coverage You Deserve: What to Do If You Are Charged a Co-Payment, Deductible, or Co-Insurance for a Preventive Service</p> <p>The Affordable Care Act: A Working Guide for MCH Professionals</p> |
| <p>Provide Healthy Start participants with resources on the importance of preventive services.</p> <p>Provide Healthy Start participants with resources and instructions on how to call insurance companies, file an appeal, and provide letter templates for common scenarios.</p> | <p>From Coverage to Care</p> <p>New Benefits for Breastfeeding Moms: Facts and Tools to Understand Your Coverage under the Health Care Law</p> <p>Health Insurance Marketplace</p> |



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Community Level Strategies

Increase Awareness and Promotion of Health Insurance Coverage for Women and Children Among Community Organizations and Partners

Strategies

Partner with community based organizations and businesses that serve women, children and families likely to be uninsured to raise awareness on eligibility for health insurance coverage and the application processes.

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.

Select Resources & Evidence-Based Practices

[National Center for Medical-Legal Partnership](#)

[The Catalyst Center](#)

[Medicaid & CHIP coverage](#)

[Families USA](#)



Healthy Start EPIC Center Webinar Resources:

[Ask the Expert: Improving the health of Women, Children and Men: A Primer on Preventive Services Covered Under the Affordable Care Act](#)

This Resource Sheet can be accessed electronically: <http://healthystartepic.org/>